



THE AGED POPULATION OF THE UNITED STATES

*the 1963
Social Security
Survey of the Aged*

U.S. DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE



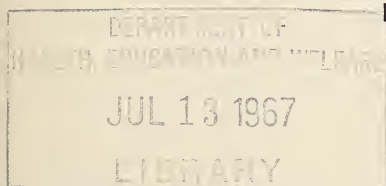
SOCIAL SECURITY ADMINISTRATION
OFFICE OF RESEARCH AND STATISTICS



THE AGED POPULATION OF THE UNITED STATES

the 1963 Social Security Survey of the Aged

by Lenore A. Epstein
and
Janet H. Murray



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FOREWORD

AS SOCIETY becomes more complex, policy decisions must be built increasingly on an underlay of facts. Over the years the Social Security Administration has been concerned with acquiring the factual basis for understanding and evaluating the impact of the social security program on individuals and on the economy. Some of the information that is needed can be derived from the operation of the program itself—the size of benefits, the age at which they are claimed, the number of years during which they are drawn. But for other information relating to the characteristics of beneficiaries and their circumstances, one must go to the people involved.

This report summarizes the findings of a major survey of persons aged 62 and over conducted in 1963. It gives a picture of the size and sources of their incomes and assets, their living arrangements, their medical expenditures, and other major aspects of their life. Much of the information was used by the Social Security Administration, the Advisory Council on Social Security, and the Congress in formulating and considering legislative proposals which led to the 1965 amendments to the Social Security Act. The detailed tables and full analysis are brought together in this monograph for the use of students and scholars generally.

The 1963 Survey of the Aged was planned and the analyses of the data carried out under the general direction of Lenore A. Epstein. The primary authors and persons who assisted in the analysis and writing of different portions of the report are listed at the opening of each part.

In the planning stage, Mollie Orshansky made notable contributions, particularly in the design of a scheme for prorating assets. Lawrence D. Haber, Thomas Karter, James C. Callison, and Suzanne K. Perlman played an important role in planning and also during one or more phases of the data processing. Gladys B. Ziskin was responsible for the remarkably complete match of survey and OASDHI record data. Special help in planning for the tabulation of program-related data came from Edna C. Wentworth, George Trafton, Rena L. Kling, and Francis J. Crowley.

Dena Motley had general responsibility for editorial coordination and helped recast for the monograph material that appeared originally in the *Social Security Bulletin*.

The Social Security Administration wishes to acknowledge the contribution of the Bureau of the Census, which was responsible for the collection and tabulation of the data, and, in particular, that of George E. Hall, Assistant Chief for Research and Methodology, Demographic Surveys Division. Special thanks go to the older people throughout the United States who contributed the time and effort required to furnish answers to the many detailed questions. The information they provided is for statistical purposes only. Strict procedures were followed at each stage of collection and processing to insure confidentiality of the data obtained by interview and from the records of the Social Security Administration.

The 1963 Survey of the Aged provides a benchmark against which to measure future changes in the circumstances of this group in our population. Because of the dramatic change that has occurred with the new program of health insurance for the aged, such a benchmark becomes all the more important. Through program statistics and through future surveys, we plan to follow the fortunes of the aged—as well as other groups—to provide a continuing basis for evaluating the adequacy of the social security program and the extent of our progress toward the goal of economic security.

IDA C. MERRIAM,
Assistant Commissioner for Research and Statistics.

DECEMBER 1966.

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Part I

AN OVERVIEW OF THE AGED POPULATION

by
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SCOPE OF THE SURVEY AND SUMMARY OF FINDINGS

ALL WHO ARE CONCERNED with social policy, whether as administrators, legislators, advisors, scholars, or citizens, feel the need of a broader base of facts than personal observation and experience can provide. Ever since the aged first began receiving social security benefits in 1940, questions have been raised concerning the income, assets, employment, health, and living arrangements of the beneficiaries that could be answered only through systematic surveys of the beneficiary population. Between 1941 and 1949, surveys were made in the metropolitan areas of Philadelphia-Baltimore, St. Louis, three southern cities (Birmingham-Memphis-Atlanta), Los Angeles, Boston, and 12 middle-sized Ohio cities.

In 1951 and in 1957, nationwide surveys of aged beneficiaries were undertaken, differing from the earlier ones only in the techniques involved in conducting surveys that were national rather than local in scope. The issues on which information was desired were similar to those of the earlier studies. These surveys, useful though they were in providing insights into the financial situation, health, and living conditions of beneficiaries, could not relate such findings to those aged 65 and over who were not receiving benefits. The latter, to be sure, are forming a smaller and smaller proportion of the aged population. In 1951, more than three-quarters of those 65 and over were nonbeneficiaries; by 1957, about half, and by 1962, less than a third. On the other hand, provisions permitting retirement at actuarially reduced benefit rates at ages 62 to 64 had become effective for women under the 1956 amendments to the Social Security Act, and for men under the 1961 amendments. By the end of 1962, nearly two-fifths of the population in this age group were receiving such benefits. Information that would assist in evaluating the adequacy of the benefits for those aged 62 to 64 as well as for those 65 and over was therefore needed.

The major purpose of the 1963 Survey of the Aged was thus to measure the economic and social situation of a representative sample of all persons aged 62 and over in the United States in order to serve the detailed information needs of the Social Security Administration and of the Statutory Advisory Council on Social

Security appointed in 1963. In considering adequacy of benefit levels and the retirement-test provisions, such information was needed not only for beneficiaries under the Old-Age, Survivors, Disability, and Health Insurance (OASDHI¹) program, but also, on a comparable basis, for other aged persons.

The survey collection took place in early 1963, with most of the information relating to the year 1962. The Bureau of the Census was responsible for the sample design and the collection and tabulation of the data. The universe was composed of the civilian population aged 62 and over residing in the 50 States and the District of Columbia. Institutional residents were included. The basic interview unit for the survey was an "aged unit," defined as a married couple, either member of which was aged 62 or older, or a nonmarried person who was aged 62 or older. About 8,500 aged units consisting of about 11,000 aged persons was the expected sample size; altogether, useful questionnaires were completed for 7,515 aged units, a completion rate of about 88 percent.²

Results from the survey were released through presentation of major findings to the Advisory Council in late 1963 and early 1964, a series of articles in the *Social Security Bulletin*, research notes, and papers given at meetings of professional societies by members of the staff of the Social Security Administration. Data from the 1963 survey were among those utilized in the congressional hearings that preceded passage of the 1965 act, establishing health insurance for the aged as well as providing certain improvements in social security insured status and benefit provisions.

The present monograph assembles, organizes, and expands these materials. Social scientists interested in a number of problems of the aged population in addition to those of income maintenance and health care may find here data relevant to their special area of concern: employment and retirement of the aged; housing and homeownership; assets and debts; food expenditures; or family structure and living arrangements. Most of the information is presented for OASDHI beneficiaries and for nonbeneficiaries, separately as well as in combination; for those aged 65 and over; and also for the three age groups 62 to 64, 65 to 72, and 73 and over. The data are shown for married couples and the nonmarried, or for all men and women, as is appropriate to the subject.

¹ In this report, the current terminology, "OASDHI," has been adopted, although the health insurance provisions were not enacted until 1965.

² See appendix A for a more detailed description of sample design and other methodological aspects of the survey, including the match of data from the sample respondents on benefits against social security records. The questionnaires used in the survey are reproduced as appendix B.

The discussion focuses on comparisons among these subgroups rather than on summary descriptions of all "the aged." This approach reflects program interest in studying the adequacy of benefit levels and the effect on retirement rates of various program provisions.

ECONOMIC SITUATION

The low-income status of a majority of the aged has long been a matter of knowledge and concern. The major reason, too, is clear. In a society in which more than two-thirds of the personal income of its members is derived as wages and salaries, diminishing employment leads to curtailed income. Reduced earnings with increasing age may occur through compulsory retirement policies, poor health, lessened ability to compete with younger age groups in the labor market, desire for leisure, or, in the case of widows, the death of a spouse. Whatever the cause of retirement, payments under social security, other public programs, or private pension plans are far smaller than the earnings they replace. And if retirement income is not available, such sources as savings, veterans' benefits, public assistance, or contributions by relatives must suffice. These latter sources, of course, also supplement retirement income.

Sources of income.—In the aggregate, including spouses under age 65, nearly two-fifths of the income of people aged 65 and over in 1962 was from retirement programs: 30 percent, social security benefits; 6 percent, railroad retirement and other government programs; and 3 percent, private pensions. With the addition of veterans' benefits (4 percent) and public assistance (5 percent), it is evident that public programs provided nearly half the income of the elderly (45 percent). Nevertheless, earnings were still an important source of income for the aged; they provided nearly a third of the income; income from assets—interest, dividends, and rents—provided almost half as much. Other miscellaneous sources, including small amounts of contributions from relatives not in the household, made up the remaining 5 percent.

Size of income.—As for the size of income, the best summary measures are, perhaps, \$2,875, the median income of married couples aged 65 and over, and \$1,130, the median income of non-married men and women aged 65 and over. The emphasis of the study, however, was not so much on providing overall measures as on recognizing and describing the diversities within the older population. Thus, it is more relevant to compare the median incomes of the major subgroups: the OASDHI beneficiaries and

nonbeneficiaries; the three age groups 62 to 64, 65 to 72, and 73 years and over; and the three marital groups (couples, nonmarried men, and nonmarried women). It is revealing to array these groups by size of median income, per person, from the group with the highest income, the nonbeneficiary married couples aged 62 to 64 with \$5,900 (\$2,950 per person), to the group with the lowest income—nonbeneficiary women aged 73 and over, half of whom had incomes of less than \$720 (see chapter 3).

The importance of earnings in providing a higher level of income for those in the younger age groups, who are more apt to be employed, and the importance of OASDHI benefits in keeping income from falling to the lowest levels when, with advancing age, labor-force participation is greatly curtailed, is suggested by the fact that of the nine nonbeneficiary groups, five had the highest median incomes, and four had the lowest. The highest incomes were reported by those aged 62 to 64, and by married couples and nonmarried men aged 65 to 72; nonbeneficiary women aged 65 to 72, with their low earning power, ranked with the three 73-year-old-and-over nonbeneficiary groups at the low end of the array. The proportion of income from public assistance was markedly higher in these groups than in any others.

The role of benefits.—The intermediate position of the beneficiaries indicates the role of social security benefits in reducing the need for assistance when earnings are reduced through retirement. Nevertheless, this point should not be overstressed. Although proportionately more nonbeneficiaries than beneficiaries received public assistance, there was a considerable number of beneficiaries who did receive public assistance, because of medical care costs or because of low benefit amounts, unsupported by income from other sources. In 1962, a substantial number of people were receiving the minimum benefit of \$40 per month payable to a worker who retired at age 65 or to an aged widow, and some received even less because they had chosen an actuarial reduction to obtain a benefit before they reached age 65. It is clear that most of those who claimed OASDHI benefits before they reached age 65, did so because they needed the benefit; their limited earnings apparently made even a reduced benefit attractive. Although, in general, those aged 73 and over had the lowest incomes among the beneficiary groups, the incomes in the 62-to-64 age groups were not very different. Women with benefits based on their rights as widows, however, ranked above other beneficiaries in the 62-to-64 age range, since there was no actuarial reduction for a widow's benefit at age 62.

Disadvantaged beneficiaries.—Particularly disadvantaged beneficiaries were the subject of special study (see chapter 6). They were the beneficiaries who received the minimum primary insurance amount, widows whose entitlement to benefits was based on their husband's work record, and beneficiaries who were first entitled to benefits in 1955 or earlier.

Twice as large a proportion of nonmarried people as of couples were receiving benefits based on the minimum primary insurance amount, \$40 at the time of the survey. At this level, also, there were more retired women than widows or nonmarried men. Factors which resulted in small benefits likewise precluded much in the way of other sources of income. Thus, minimum benefits were apt to signify a generally unfavorable financial situation.

Comparing two groups of widows—those whose benefits were based on their husband's work record and those whose benefits were based on their own record—the former had higher median benefits, but the latter, because a larger proportion of them had worked in 1962, had higher median income.

Comparison of the 1963 survey data for beneficiaries who were entitled before 1956 with data from the 1957 survey of beneficiaries provided a basis for evaluating changes in income over a 6-year period. Beneficiaries who had been entitled before 1956 had less real income in 1962 than 5 years earlier. Although the amount of their benefits had increased in the interim, income from other sources had decreased as assets had been drawn upon and ability to work diminished. These beneficiaries of longer standing were also less well off than those whose entitlement had begun in the 6-year interim between the two surveys, because the benefits of the more recently entitled beneficiaries were based on earnings in a period of higher employment rates and wage levels. Larger earnings, in turn, would have enabled more accumulation of assets, and in the shorter period in retirement there would likely have been less depletion of these assets.

Income groups.—The summary descriptions of the income situation of various groups of the aged have generally been made in terms of the medians. Analyses have also been made in terms of income thirds; that is, the married couples, the nonmarried men, and the nonmarried women 65 and over have been arrayed by the size of their money income, in order to examine the characteristics of those in the low thirds, the middle thirds, and the top thirds (see, for example, chapter 3, table 3.9).

Measures of need.—These procedures, however, do not answer the question often asked: How many of the aged had "too little"

income? or an amount "inadequate to meet their needs"? or, as the question is currently phrased, How many were "in poverty"? Any such counts of the aged poor require not only information about the amount of income, but also a standard of adequacy, or a poverty line. To determine the levels of income for families of different size, age, and sex composition that will be accepted as providing "enough" or, conversely, below which adequate standards cannot be attained is clearly difficult. At some point, whatever the formula or procedure, judgmental decisions must be made. Nevertheless, several such measures have been developed and widely used: the Bureau of Labor Statistics "modest but adequate" budgets and the two criteria adopted by the Social Security Administration.

The income cut-off points below which families were counted as "poor" or "near poor" were determined for the social security studies by using income/food expenditure relationships together with U.S. Department of Agriculture food plan costs.³

The proportion of income that must be used for food has long been regarded as an indicator of the standard of living. Commonly, high-income families spend more dollars for their food than low-income families but nevertheless use a smaller share of total income in doing so. Studies of food consumed by nonfarm families in the United States showed that, on the average, the expenditures for food came to just over one-fourth (27 percent) of family money income (after taxes) for aged families.

The food plans of the Department of Agriculture suggest quantities and types of food that meet desirable nutritional goals and at the same time conform to the common food preferences of American families. The low-cost food plan has often been used as a guide for families who must watch food expenses because of low income or who choose to do so for other reasons. There is also an economy plan which will still provide adequate nutrition at about one-fourth less. The cut-off points arrived at by pricing these two food plans in 1962 and estimating income were, for married couples aged 65 and over, \$2,470 and \$1,850. For independent living, one person needs considerably more than half as much as two who share a home; the estimates for the nonmarried, taking this into account, were \$1,745 and \$1,470.

³ The Social Security Administration poverty criteria and the characteristics of the poor have been described by Mollie Orshansky in a series of articles in the *Social Security Bulletin*. See especially "Counting the Poor: Another Look at the Poverty Profile" (January 1965) for a description of the method; and the section, "Age and Poverty" in the article "Recounting the Poor—A Five-Year Review" (April 1966). For the other two articles in the series, see the July 1965 and May 1966 issues.

The less stringent of these measures approximates estimates released in 1963 by the Bureau of Labor Statistics, which placed the cost of a "modest but adequate" level of living at \$1,800 for an aged person alone and \$2,500 for a retired couple.⁴ The cost figures were adapted from those developed for retired couples renting their home in the fall of 1959⁵ in 20 large cities in order to allow for reduced costs resulting from homeownership and somewhat lower costs in the smaller communities and to take account of the differences in costs for those living alone.

The number with inadequate income.—These standards may be used with the distributions presented in this report to estimate the number of the aged in various groups with "too little" income. For example, 24 percent of the 5.4 million married couples with at least one member aged 65 or over would have been classified as poor, and another 17 percent as near poor—some 1.3 million in the first group, some 2.2 million in the total poor and near-poor categories. More nonmarried units fell below the poverty lines; nearly 65 percent of the 8.7 million aged 65 and over were poor, another 8 or 9 percent near poor. Larger proportions of non-beneficiaries than of beneficiaries, and of women than men, fell within these categories. About two-fifths of the beneficiaries aged 65 and over were poor by this measure, compared with about three-fifths of the nonbeneficiaries.

All couples and nonmarried persons were included in these calculations of the aged who could not be considered economically independent on the basis of the money income reported in the 1963 survey. Those sharing a home with relatives, a common living pattern among widows and other nonmarried women, were included in order to provide a measure of those who could or could not live independently if they wished and if their health permitted.

Living arrangements.—Even when the major reason an older unit lives with a son or daughter or other relative is not economic but a continuation of previous arrangements, affectional ties, or concern for the physical welfare of the older person, such arrangements do have their financial aspects. Normally, there are savings

⁴ Willard Wirtz, statement in *Hearings Before the Ways and Means Committee, House of Representatives, Eighty-eighth Congress, on Medical Care for the Aged, November 18-22, 1963, and January 20-24, 1964.*

⁵ Margaret S. Stotz, "The BLS Interim Budget for a Retired Couple," *Monthly Labor Review*, November 1960; Mollie Orshansky, "Budget for an Elderly Couple: Interim Revision by the Bureau of Labor Statistics," *Social Security Bulletin*, December 1960; "Technical Note: Estimating Equivalent Income or Budget Costs by Family Type," *Monthly Labor Review*, November 1960.

involved; as the number in a household increases, the expenses do not increase proportionately. Such economies are very difficult to assess, and so also are the monetary and nonmonetary transactions, formal or informal, that take place within such groups, and no attempt to do so was made in the 1963 survey. The survey data show, however, that a larger proportion of the aged with very low incomes (less than \$1,000 for the nonmarried, \$2,000 for the married couples) than of those with higher incomes lived with relatives. This tendency, more prevalent among married couples and nonmarried women than among nonmarried men, was also reflected in the lower median incomes of those living with relatives than of those who live alone, with nonrelatives, or in institutions (see chapter 12). More than half the nonmarried women with incomes of less than \$1,000 and nearly one-third of the married couples with incomes below \$2,000 lived with relatives.

A majority of all units aged 65 and over, however, did not live with relatives—nearly three-quarters of the couples and three-fifths of the nonmarried. But when the 17½ million persons aged 65 and over are considered, less than a third of the total, about 5 million, lived alone. Of the 7.8 million men, more than two-thirds were married; about a tenth were nonmarried and living with relatives; about a fifth kept house for themselves, were in institutions, or lived with nonrelatives. Of the 9.7 million women, roughly a third had husbands; a third were with relatives, usually children; and a third were living apart from relatives, most of them in their own household. About 4 percent of both men and women were in institutions. Proportionately more than four times as many nonbeneficiaries as beneficiary men and women were in institutions. It is also suggestive that less than half of those in institutions reported living children as compared with 86 percent of all who were or had ever been married, or with 78 percent of all nonmarried women and 67 percent of the nonmarried men.

Contributions by relatives.—Financial responsibility for relatives is not limited to sharing living arrangements. Direct contributions to the older unit by relatives outside the household may be made in the form of cash or in the form of bills paid for the elderly. Less than 5 percent of the units received cash contributions, and the contributions constituted less than 1 percent of the total income. However, for some groups the proportion receiving contributions was not insignificant. Of the nonmarried women aged 65 and over not living with relatives, for example, 6 percent received cash contributions, well over half in amounts of \$100 or

more. More numerous were those receiving help with payment of bills.

Assets.—Although money income is the customary and certainly the best single measure of the economic situation of any population group, the financial position is better understood if asset holdings and amount of debt are also known (see chapter 4).

The median value of the asset holdings of couples aged 65 and over was \$11,180; nonfarm homes accounted for almost one-third of total assets. When equity in the home was excluded, the median value of the assets of married couples was \$2,950. Nonmarried men and women had less than one-third these amounts. Savings in the form of financial assets—deposits in banks and savings accounts, U.S. savings bonds, marketable securities, and collectible loans to others—may be especially important as a resource if serious illness strikes or other emergencies arise. More than two-fifths of total assets were in these forms, and more than half of these were liquid assets. Investment in other real estate and in a farm (the farm home was treated as part of the value of the farm) or business constituted the remainder, about a quarter, of asset holdings. Personal debts were very small in relation to assets—about 1 percent. Approximately 75 percent of the married couples and 90 percent of the nonmarried men and women reported no personal debt.

Asset holdings, especially financial assets, increased as income increased. Because of a difference in the rate of increase between home equity and financial assets, the relative importance of these forms was quite different between low and high income groups. In the low income third, more than half the holdings were in home equity; only a fourth was in the form of financial assets. In the top income third, half the assets were in the form of financial assets and only a fourth in home equity. In general, the proportion owning assets and the median amounts of these holdings declined with age.

Prorated assets.—It is because of this income/assets relationship that the count of those with "too little" is not greatly modified when assets are combined with income to define the financial position of the aged. A measurement was devised, combining the data on the income and assets of the survey units, as well as their age and sex. Called "potential income," it involved an arbitrary proration of assets, plus earned interest, over the expected life of the survey units. Although a statistical construct, it provided a means of grouping units with approximately the same economic position when both income and assets are considered and thus for

showing how the size distribution of current money income would be altered when assets are taken into account this way (see chapter 5). It is estimated that the count of the aged poor would be reduced by about 10 percent if all assets other than the home were considered invested and prorated for use over the average years of life remaining.

Median incomes were increased about 10 percent when prorated assets excluded the owned home and more than 30 percent when equity in the owned home was included. The increases in the medians were appreciably greater for those aged 73 and over than for those aged 62 to 64 or 65 to 72, because of the shorter period of life expectancy for which assets were prorated. The differences in the medians tended to be a few percentage points larger for beneficiaries than for nonbeneficiaries and larger, both in dollar amounts and relatively for units with earned income, than for those with no earned income.

These findings point up in one more way that asset holdings were larger at the higher income levels than at the lower. The inequalities in the distribution of income were greater for potential than for actual income.

Food and housing expenditures.—Income as defined in the 1963 survey included only cash items and excluded nonmoney income such as the estimated value of food and housing received without direct expense. There were many homeowners among the aged; about three-fourths of all married couples and nearly two-fifths of the nonmarried aged 65 and over were homeowners, with about 85 percent of the homes free of mortgages. As indicated above, equity in the home formed a substantial proportion of all assets. Although no imputation of the rental value of the owned home or of homegrown food was made, expenditures for food and housing were studied (see chapter 13). It was found, for example, that the food and housing expenditures of nonfarm couples who maintained a separate household during all of 1962 were some 15 percent greater for renters than for those who owned their homes, mortgage-free.

Income also excluded such nonrecurring items as inheritances, gifts, lump-sum life insurance, refunds, or awards for damages. Only 4 or 5 percent reported the receipt of such miscellaneous items, and although to individual recipients they may indeed have been important, they seemed in the aggregate not to be a significant feature of the financial situation of the elderly.

EMPLOYMENT AND RETIREMENT

Retirement is an issue faced by most people some time in their sixties. It is a major step, which affects the individual and also the society of which he is a part. On the aggregate level, retirement decisions affect the labor force, the market, and the cost of public and private retirement insurance programs. The "decision" has not been a real one for many—those who could not get jobs if they wanted them either because of market conditions or because of their own poor health or disability. With the growth in public and private retirement benefits, however, more and more of the aged have a real choice: work or retirement.

Retirement can be defined in a number of ways. The most inclusive measure, for example, would include all those who did not work full time the year around—that is, 35 or more hours a week and 50 or more weeks in the year. According to this measure, almost 9 out of 10 men aged 65 and over in the survey were retired. A rather different measure counts all persons receiving some type of retirement benefit, even though they may still be working; it excludes persons who do not qualify for a retirement benefit, even though they may have stopped working. Eight out of 10 men aged 65 and over had retired according to this measure. Another measure includes only those who did not work at all in the preceding year—about two-thirds of all aged men in 1963. A measure important in the analysis, the proportion who did not work or worked less than 6 months at full-time jobs during 1962, counted as retired 83 percent of the men aged 65 or over and 95 percent of the women (see chapter 8).

Retirement rates and occupation.—Since men in higher-paid occupations generally have more savings and other resources for retirement income than do those in the low-paid jobs, it might be expected that they would be more likely to retire. The evidence from the 1963 survey showed the reverse to be true; a larger proportion of men in the lower-paid than in the higher-paid occupations had retired. Among women, on the other hand, retirement rates were about the same for the lower-paid and higher-paid occupations.

Reasons for retirement.—Among male wage and salary workers who had stopped working at regular full-time jobs within the previous 5 years, only 28 percent had retired for such voluntary reasons as desire for leisure, being needed at home, or dissatisfaction with their job. The others retired for such reasons as poor health, a compulsory retirement age, or being laid off. There is

some evidence, however, that the proportion of those retiring voluntarily has been increasing. Women give voluntary reasons for retiring twice as frequently as men do.

Men with full-time jobs in 1962 were asked if they planned to stop work or to work less in 1963. Thirty percent answered "yes." More than a third gave reasons related to poor health or the infirmities of age. Nonbeneficiaries gave "eligibility for retirement benefits in 1963" as the main reason for planning to stop work or to work less.

Earnings.—In spite of the fact that only about a fourth of all persons aged 65 and over were employed at some time in 1962, earnings, as indicated in the discussion of the financial situation of the aged, continued to be important, both to the aged themselves and to the total economy. Men with any work earned an average of \$2,500; for women, the average was not much more than half as much. For men who worked full time the year round (50 or more weeks), average earnings were \$4,260 (see chapter 7).

Earnings decreased with advancing age for both men and women and for full-time as well as part-time workers. It remained the pattern for each of the age groups even when the number of weeks worked was held constant, as, for example, among full-time, year-round workers. Thus, not only did the aged work less with advancing age, but in addition they worked at jobs that were lower paid.

For beneficiaries, the earnings pattern was somewhat different. Older beneficiaries earned more than younger beneficiaries, partly because more of the former were working, particularly at full-time, year-round jobs. Other complex factors were doubtless operating, but the net effect was to produce marked differences at different ages between the earnings of beneficiaries and nonbeneficiaries. The average earnings were more than five times as high for nonbeneficiary men as for beneficiary men up to the age of 72; but among men over age 72, beneficiaries earned more than twice as much as nonbeneficiaries.

HEALTH CARE AND COSTS

The need for information on the health of the population and the utilization and costs of medical services has been widely recognized in recent years. For example, the Health Interview Survey of the National Center for Health Statistics, as part of a continuing study since 1957, has obtained extensive data on the health of the population not in institutions and on utilization of various services by different age groups, limited data on personal health

expenditures in 1962, and reports on hospital insurance coverage in the second half of 1959 and in 1962-63.⁶ The Health Information Foundation conducted cross-section studies of personal health expenses relating to 1952-53 and 1955-57 and 1962-63.⁷ Ethel Shanas directed a study by the National Opinion Research Center on the health of persons aged 65 and over in the noninstitutional population.⁸ In its 1951 and 1957 surveys, the Social Security Administration obtained information on hospital utilization and means of meeting health care costs for a nationwide sample of all aged OASDHI beneficiaries. The 1963 Survey of the Aged, however, is the first nationwide survey of the entire aged population, including those in institutions.

The 1963 survey was designed to relate data on the extent of care, particularly in short-stay hospitals, the costs of medical care, the extent of health insurance coverage, and other means of meeting such costs, to the economic and demographic characteristics of the aged. These data were used in planning for extension of the social security system to provide protection against hospital costs for the aged, and they now provide a benchmark against which to study the effect of the health insurance provisions of the 1965 amendments to the Social Security Act.

Hospital utilization.—A person aged 65 or over in 1962 had about 1 in 7 chances of going to a general or short-stay hospital during the year and he could expect to be hospitalized for an average of 2½ weeks; he had about 1 in 25 chances of going to a long-stay medical facility, where he would spend an average of 37 weeks. While nearly four-fifths of those who went to a short-stay hospital in the course of the year had one stay, 17 percent had two stays, and 4 percent had three or more stays. The average length of stay per episode was 15 days (see chapter 9).

Increased use of medical facilities accompanies advancing age. About 1 in every 8 persons aged 65 to 72 and 1 in every 7 persons aged 73 and over were in short-stay hospitals during the year,

⁶ Reports from the National Center for Health Statistics, *Series B, Health Statistics from the U.S. National Health Survey*, PHS Publication No. 584 (February 1958-February 1963); and *Series 10, Data from the Health Interview Survey*, PHS Publication No. 1000 (1962-), (Washington, D.C.: U.S. Government Printing Office).

⁷ Odin W. Anderson, Patricia Collette, and Jacob J. Feldman, *Changes in Family Medical Care Expenditures and Voluntary Health Insurance* (Cambridge, Mass.: Harvard University Press, 1963); and Ronald Andersen and Odin W. Anderson, "Trends in Personal Health Spending," *Progress in Personal Health Spending*, Vol. XIV, No. 5 (November-December, 1965).

⁸ Ethel Shanas, *The Health of Older People: A Social Survey* (Cambridge, Mass.: Harvard University Press, 1962).

compared with 1 in 9 of those aged 62 to 64. Utilization of long-stay hospitals and nursing homes increases even more as age advances. The rate in 1962 increased from about 1 out of 50 persons aged 65 to 72 to 1 out of 15 for those aged 73 and over. If data for decedents had been included, even higher rates with advancing age would undoubtedly result.

In 1962, the discharge rate was more than one-fourth higher for aged persons with hospital insurance coverage than for those without. The higher discharge rate for the insured was offset by longer stays for the noninsured, so that the total number of days of care for the latter was slightly greater than for the insured. This fact suggests that persons without insurance tend to postpone entering a short-stay hospital until the need is critical and that they then require longer periods for recovery. Conversely, it appears that those with hospital coverage take advantage of their insurance status to obtain needed hospital care without delay and so recover faster. Aged persons with insurance are also more likely to be hospitalized for short periods for diagnostic services. In general, the hospital utilization rates were higher among OASDHI beneficiaries than nonbeneficiaries, regardless of hospital insurance coverage.

Physician care.—It is generally assumed that at least one contact a year with a physician is desirable as a preventive measure at any age and that some treatment is likely to be necessary in the course of a year, particularly for older people. Nevertheless, some 30 percent of the persons aged 65 and over said they had not seen a doctor during 1962.

The number of consultations was closely related to self-evaluation of health. For both men and women who reported on their health (about three-fourths of the sample), the proportion without care was only about one-third as large for those saying they were in poor health as for those describing their health as good. Conversely, the proportion reporting 24 or more visits during the year was about four times as large for those reporting poor health as for the latter. Declining health rather than advancing age in itself leads to more frequent visits to the doctor.

Nearly half the respondents did not think they had seen a doctor as often as they should. A larger proportion of those in the lowest income third than in the top third so reported. The data on doctor visits in general suggested that those most in need of care, the low income group, were least likely to receive it.

Medical care costs.—Increasing awareness of the problem of medical care costs of the Nation's elderly population culminated

in the passage of the health insurance provisions of the Social Security Amendments of 1965. Medical care costs in general, and hospital costs in particular, had been rising more sharply than prices of many other items and, in the case of the aged, were too high for the incomes available to meet these costs. Health insurance policies of good quality had become more generally available for aged persons, but many still could not afford them.

The mean medical care cost in 1962 was \$442 for the 9 out of 10 aged couples who assumed responsibility for their own costs without help from government sources or private voluntary agencies. These are the couples who paid the charges and fees out of their own resources, including insurance benefits and help of relatives. Some could pay for their care only because doctors or hospitals adjusted their rates in the light of the patients' limited resources. Half the couples had costs totaling more than \$240 during the year, and half had costs totaling less. Among the nonmarried, 8 in 10 paid for care out of their own resources. The mean cost was about \$270; the median for men was \$75, and for women, \$110 (see chapter 10).

Averages can be meaningful for many purposes, but in the area of personal medical costs, where the incidence of very heavy expenditures is uneven and there is no way of knowing on whom the obligation will fall from year to year, the range is highly significant. This is particularly true among the aged. A high proportion of them, because of ill health, have expenditures for medical care that are in the upper ranges. Another large group have very small expenditures, not always because they are in good health, but also because the demands on their limited incomes for the basic necessities of life leave little money for medical care.

Allocation of costs by type of care.—Care in medical institutions accounted for more than one-fourth of the aggregate medical costs incurred by couples and some two-fifths of the costs incurred by the nonmarried who assumed responsibility for paying for their own care. Services of physicians and surgeons accounted for about one-third of incurred costs for couples and roughly one-fourth for the nonmarried. Medicines and drugs came to more than one-fifth for couples and nonmarried women and almost as much for nonmarried men.

Just as the average total cost figures would be higher if those receiving free care could be included, so the proportion of the total cost accounted for by care in hospitals and nursing homes would be larger, because persons receiving such care are more likely to have help from public or voluntary agencies and so be

excluded from the analysis. The proportions for other services and medical supplies would be reduced correspondingly.

Cost of hospital care.—The effect of a hospital stay on total medical costs incurred by the aged in 1962 can scarcely be over-emphasized. When there was any stay in a general or short-stay hospital, almost half the aged couples and almost two-fifths of the nonmarried men and women found they had incurred medical costs exceeding \$1,000. Among those not hospitalized, only about 1 in 100 had costs of this magnitude.

That a hospital illness is associated with higher-than-average medical costs is clear. That needed hospital care is more likely to be beyond the means of aged persons than other medical crises can also be demonstrated. The data show, for example, that aged persons hospitalized in short-stay facilities were three or four times as likely to turn for some or all of their care to government sources or voluntary agencies as those who did not go into a hospital or nursing home at all during the year.

Extent of health insurance coverage.—The 1963 survey found that slightly more than half of all persons aged 65 and over had health insurance at the end of 1962 to help meet some part of their medical care costs (see chapter 11). The proportion was higher for couples than for nonmarried persons, because those still married were younger, on the average, and more likely to be employed. Thus, 64 percent of the couples had a health insurance policy of some type, covering one or both members, compared with 49 percent of the nonmarried women and 37 percent of the nonmarried men.

The units aged 65 and over with health insurance reported much higher medical costs for the year than did those without insurance. On the other hand, those without the benefit of health insurance to defray costs were more than four times as likely as those with insurance to rely on public assistance or other agency help for some or all of their care.

Those aged persons most in need of health insurance were the least likely to have it—persons in poor health, the very old, those not employed, and those with low incomes. Of the aged who evaluated their health condition as "good," 3 out of 5 had health insurance, compared with slightly more than 1 out of 3 in "poor" health. One-third more persons aged 65 to 72 had health insurance coverage than those aged 73 and over.

Out-of-pocket expenses.—Most of the analysis of the costs of medical care was in terms of costs incurred by those units assum-

ing responsibility for payment out of their own resources (including health insurance) or with the help of relatives. Another measure, out-of-pocket expenses, comprised direct payments by the survey unit for medical services and supplies plus their own outlays for health insurance premiums. In contrast to medical costs incurred, which indicate and probably understate the cost of the care received, regardless of who paid the bills, out-of-pocket expenses can be directly related to the income of older people. When this is done, it appears that 13 percent of the couples and nonmarried men and 20 percent of the women without husbands spent a fourth or more of their income in 1962 on medical care. Only about one-third of the couples and nonmarried women and half the nonmarried men had medical expenses under 5 percent, which is roughly the national average. As medical costs incurred increased with relative income position, so did out-of-pocket expenses for medical care, but the increase was not proportional. For roughly one-fourth of the aged units in the low income thirds, out-of-pocket expenses took at least 25 percent of current income. The proportions in the top thirds with such burdensome expenses were much smaller, ranging from 4 percent for couples to 9 percent for nonmarried women.

A LOOK AHEAD

The 1963 Survey of the Aged confirmed all too clearly the heavy burden on the aged of the costs of hospital care, and also the fact that a substantial proportion of people aged 65 and over not in the labor force had income insufficient to meet their needs, regardless of eligibility for OASDHI benefits. A major step toward meeting the problem of medical costs was the enactment of the health insurance provisions of the 1965 amendments to the Social Security Act. On the other hand, the 7-percent increase in benefits provided by those amendments was not quite enough to restore the purchasing power lost since the previous increase, and made no significant improvement in the economic status of older people.

The survey findings highlighted an emerging problem, namely, the unfavorable situation of the large numbers taking the reduced benefits, available to women since November 1956 and to men since August 1961, at ages 62 to 64. The majority of these early retirees had little income besides their benefit, and that a small one. The problem of generally low benefit levels is thus compounded for a group with many years ahead of them. It appears that a provision intended to ease the way for workers forced out of the labor force prematurely may be creating a new group of

very poor people. Research is in progress on the reasons why so many workers choose early benefits in reduced amounts.

It has been customary to look to the characteristics of the younger beneficiaries for an indication of the shape of things to come. The oldest have always been in the worst financial plight. It has been assumed that as older beneficiaries died and others entered retirement with years of higher wage levels behind them, beneficiaries as a group would be much better off. The small income advantage enjoyed by the age group 65 to 72 compared with the beneficiaries aged 73 and over raises a question concerning this assumption even for those who retired on full-rate benefits. So, too, does the fact that for beneficiary couples the asset holdings were about the same for those aged 65 to 72 as for those older. True, persons under 73 and not yet retired had larger assets than those on the benefit rolls, but in this group, men aged 62 to 64 had less than those aged 65 to 72.

The proportion of the aged who are eligible for OASDHI benefits is still growing. As it passes 90 percent, there will be fewer with cash incomes as pitifully small as those reported in 1962 by most nonbeneficiaries aged 73 and over. Moreover, rising earnings levels will be reflected in slowly increasing basic benefit levels, and the growing proportion of women eligible for retirement benefits should improve the situation of couples and nonmarried women alike. But these gains may be more than offset by the large numbers who take reduced benefits. On the other hand, the new health insurance provisions under social security should release some cash income and make available for spending on goods and services some assets that might otherwise have been held for medical emergencies. And fewer should need public assistance.

If the labor-force participation rate for aged men continues downward, however, there may be relatively fewer past age 65 who do as well as the nonbeneficiary couples and nonmarried men aged 65 to 72 did in 1962. Although some of them received retirement benefits under other programs the great majority were at work.

Coverage of private pension plans has grown sharply during the past 15 years. Aged persons with private pensions in addition to OASDHI benefits make out comparatively well. Their numbers are still small, however, in relation to the size of the aged population. Even 10 or 15 years from now, it is expected that no more than 25 to 30 percent of the aged will be drawing income from private pensions.

Thus, there seems little doubt that OASDHI will remain the major source of retirement income. The level of benefits under the program will continue to determine the level of well-being of the retired. Data from the 1963 Survey of the Aged continue to provide an essential benchmark for assessing the economic situation of the aged population and the probable effect of various possible modifications of OASDHI benefit provisions or of other programs proposed to improve the level of living.

GENERAL CHARACTERISTICS OF THE AGED POPULATION

WITHIN THE RELATIVELY homogeneous group of the aged, there is considerable diversity. Even in the one thing that elderly people have in common—their “age”—there is an extensive range. Of the 22 million persons aged 62 and over who were covered in the 1963 Survey of the Aged, 4 million were in the “youngest” group, the 62-to-64 age range, but 1 million were more than 20 years older. More women than men live to be very old; yet 45 percent of those aged 62 and over were men. Although old age is the period of retirement, more than a fifth were employed. Typically, the aged received benefits under the OASDHI program; yet more than a third did not receive such benefits.

The 1963 Survey of the Aged was designed to obtain information concerning the income, assets, work experience, medical care and costs, and other aspects of living conditions of these key groups within the total aged population: those who were receiving OASDHI benefits and those who were not; the several age groups; and married couples and nonmarried men and women. The purpose of this chapter is to delineate these analytical groups in terms of both numbers and proportions. Certain characteristics are described—education, color, and place of residence—which, although not subsequently used as classifying variables, nevertheless provide background of the group under study.

Survey information was obtained and reported for both “persons” and “units.” “Units” included nonmarried men and women aged 62 and over and married couples with at least one spouse 62 or over; “persons” included, simply, men and women aged 62 or over. Data on health status, utilization of medical services, and work experience, for example, were collected and reported for persons; data on income, assets, and expenditures, on the other hand, not only could be obtained more satisfactorily for the married couples as units as well as for nonmarried men and women, but are more meaningfully analyzed for such units than for individuals. Demographic and social characteristics of the aged population are provided for both persons aged 62 and over (tables 2.1 to 2.4) and units (tables 2.7 to 2.9). The bridge between these two population groups—persons and units—is presented in the

data on the joint distribution of the husbands and wives by age (tables 2.5 and 2.6).

Couples could be classified by a characteristic of the husband, such as age.¹ More often, they were classified by an attribute of either member or both, such as having been hospitalized, or having coverage under health insurance, or receiving income from a particular source, such as OASDHI, private pensions, public assistance, or employment. Conversely, persons were classified in some cases by an attribute of the couple, such as income level. Although this procedure was the most feasible one to follow and seemed reasonable, it could lead to certain anomalies, and results need to be interpreted with the procedure in mind. Attention is called to such problems as they arise.

The emphasis of the study is on those aged 65 and over rather than those aged 62 and over, and comparisons are then made with the younger group. The more restricted aged population, those aged 65 and over, contained relatively more women, more widowed, more nonemployed, more OASDHI beneficiaries, and more persons with only an elementary school education than the more broadly defined group that includes those aged 62 and over (table 2.1).

THE AGED AND THE TOTAL POPULATION

The overall picture of the population aged 65 and over gains further perspective if it is set against a background of the total population. That the aged group has been growing in both numbers and relative importance has been much emphasized in the last decade. The following figures show the total United States population, the number and proportion of persons aged 65 and over in each decennial census since 1890, and the estimate for January 1, 1963:

	Total (thousands)	Aged 65 and over	
		Number (thousands)	Percent
1890.....	62,654	2,418	3.9
1900.....	76,212	3,084	4.0
1910.....	92,229	3,954	4.3
1920.....	106,022	4,940	4.7
1930.....	123,203	6,644	5.4
1940.....	132,165	9,036	6.8
1950.....	151,326	12,295	8.1
1960.....	179,323	16,560	9.2
1963.....	185,428	17,470	9.4

Source: U.S. Department of Commerce, Bureau of the Census; 1890-1960, *U.S. Census of Population: 1960*, PC(1) 1B, table 17; 1963, *Current Population Reports*, Series P-25, No. 334.

¹ Except for the few couples with a husband under 62 years of age and wife older; these were included in the survey and classified by age of wife.

Census projections suggest that the aged population will reach nearly 25 million by 1985 and that this number will amount to about 10 percent of the total population.² The population projections prepared by the Division of the Actuary, Social Security Administration, also suggest that aged persons 65 years old and over will constitute 10 percent or more of the total population by 1985.³

Comparing the 65-and-over population with younger age groups, men, in 1960, constituted nearly half the 25-to-44 age group but only 45 percent of the 65-and-over population (table 2.2). In 1960, only 1 percent of the 25-to-44-year-old group and less than 10 percent of the 45-to-64 group were widowed, as compared with nearly two-fifths of those aged 65 and over. More than three-fifths of those under age 65 were employed, as compared with less than one-fifth of those over 65. There were relatively fewer nonwhites in the older group than in the younger.

AGED PERSONS AND THEIR CHARACTERISTICS

Most of the information given for individuals in this report is provided and analyzed for twelve groups: the two sexes, the two beneficiary groups, and the three age groups. The population in each of these groups is summarized below (in thousands):

	Men		Women	
	Benefi- ciaries	Non- benefi- ciaries	Benefi- ciaries	Non- benefi- ciaries
Aged 62-64.....	483	1,545	1,163	1,097
Aged 65-72.....	3,101	1,241	3,851	1,294
Aged 73 and over.....	2,615	806	2,637	1,923

The two largest groups are the men and women beneficiaries aged 65 to 72, constituting nearly a third of all those aged 62 and over; the two smallest groups are the beneficiary men aged 62 to 64 and the nonbeneficiary men aged 73 and over, constituting less than 6 percent of all those aged 62 and over.

People who have earned insured status in covered employment may draw benefits under the OASDHI program regardless of their

² U.S. Department of Commerce, Bureau of the Census, *Current Population Reports*, Series P-25, No. 329, March 10, 1966.

³ *Illustrative United States Population Projections*, Actuarial Study No. 46, May 1957, U.S. Department of Health, Education, and Welfare, Social Security Administration, Division of the Actuary. Later, unpublished projections confirm, in general, such a level for the aged population.

earnings when they reach age 72; below this age, the retirement, or earnings, test is in operation. This was the basis for subclassifying the 65-and-over population into the two age groups 65 to 72 and 73 and over. Age 73 was used rather than age 72 in order to identify a group not subject to the retirement test for at least one full year at the time of the survey. A further advantage is that the population aged 65 and over divides more evenly at 73 than at the more customary ages 70 or 75, and yet the difference of two or three years is not so great but that some comparisons can be made between the survey findings for persons aged 73 and over and data from Census or other sources for those aged 70 and over or 75 and over.

RELATIONSHIPS BETWEEN COLOR, EDUCATION, AND EMPLOYMENT

Some 8 percent of the total aged population were nonwhite, but the following summary of the percent nonwhite in each of the twelve groups shows considerable variation:

	Men		Women	
	Benefi- ciaries	Non- benefi- ciaries	Benefi- ciaries	Non- benefi- ciaries
Aged 62-64.....	15	11	8	10
Aged 65-72.....	8	12	7	13
Aged 73 and over.....	7	14	4	7

The proportion of those reporting on their schooling with more than an eighth grade education, summarized below, show that the older groups tend to have less education than the younger, and the men less than the women:

	Men		Women	
	Benefi- ciaries	Non- benefi- ciaries	Benefi- ciaries	Non- benefi- ciaries
Aged 62-64.....	31	48	41	52
Aged 65-72.....	32	42	39	42
Aged 73 and over.....	31	25	38	34

Educational attainment is related to employment, and employment and beneficiary status are related. Nonbeneficiaries in the 62-to-64 age group have both greater employment and a higher level of education than beneficiaries. The proportions (percent) employed in each group are as follows:

	Men		Women	
	Benefi- ciaries	Non- benefi- ciaries	Benefi- ciaries	Non- benefi- ciaries
Aged 62-64.....	24	80	16	37
Aged 65-72.....	22	55	12	17
Aged 73 and over.....	18	5	5	2

RELATIONSHIP OF AGE TO MARITAL STATUS

Information on the differences in the marital status of men and women and on changes that occur with advancing age is basic to an understanding of many aspects of the social and economic situation of the aged as presented in this report. Of all persons aged 25 to 44, more than four-fifths were married with spouse present (table 2.2); among people aged 65 and over, half were married and nearly two-fifths had been widowed. Within the range of the aged population itself, the proportion married with spouse present decreased from 72, to 59, to 39 percent, in the 62-to-64, 65-to-72, and 73-and-over age groups, respectively; the corresponding proportions widowed increased from 18, to 30, to 50 percent, respectively, in these three age groups (table 2.4).

Certainly the shift in the predominance of the married to the widowed in the aging population is to be expected as the death of one of the spouses dissolves the marriage. And because men are usually older than their wives, because they are more apt to remarry, and because they do not live as long, on the average, as do women, there are more married men than married women 65 years old and older (5.4 million men, 3.4 million women) and more widowed women than men (5.3 million widows, 1.5 million widowers). In relative terms, the differences are even more striking; more than two-thirds of the aged men, but only about a third of the aged women, were married with spouse present. Only a fifth of the men were widowers; more than half the women were widows (table 2.3).

These figures lead directly to the numbers of aged units around which, as indicated earlier, most of the analyses in this study center. The subtracting of the 5.4 million married from the 7.8 million men aged 65 and over yields the 2.4 million units designated as nonmarried men (tables 2.7, 2.8, and 2.9). Similarly, the 6.3 million units designated as nonmarried women 65 years old and over are obtained by subtracting the 3.4 million married from the 9.7 million total (or, alternatively, by adding the widows, the divorced or separated, the married with spouse absent, and the never married).

In order to understand the age composition of the 5.4 million married units aged 65 and over, or the 7.3 million units aged 62 and over, it is necessary to analyze the cross-distribution of the couples by the ages of the husbands and wives (table 2.5). The information may be summarized from this and earlier tables for couples 65 and over and all persons aged 65 and over as follows (in thousands):

	Persons, aged 65 and over	Couples, aged 65 and over
Total.....	17,470	...
Wife 65 and over, husband 62-64 ¹	140	...
Nonmarried men.....	2,402	...
Nonmarried women.....	6,329	...
Total.....	8,599	5,445
Husband 65 and over.....	8,515	5,361
Wife less than 62.....	1,281	1,281
Wife 62-64.....	926	926
Wife 65 and over.....	6,308	3,154
Wife 65 and over, husband less than 62.....	84	84

¹ Classified as married couples aged 62 to 64.

Of the 5.4 million couples 65 years of age and over, 42 percent had one member less than 65. Of the 10.9 million persons in this group of married couples, about one-fifth were less than 65.

A similar analysis for the married couples classified as aged 62 to 64, and persons aged 62 to 64 is as follows (in thousands):

	Persons, aged 62-64	Couples, aged 62-64
Total.....	4,290	...
Wife 62-64, husband 65 and over ¹	926	...
Nonmarried men.....	378	...
Nonmarried women.....	809	...
Total.....	2,177	1,782
Husband 62-64.....	2,045	1,650
Wife less than 62.....	1,117	1,117
Wife 62-64.....	788	394
Wife 65 and over.....	140	140
Wife 62-64, husband less than 62.....	132	132

¹ Classified as married couples aged 65 and over.

Thus, of the 1.8 million couples classified as aged 62 to 64, 70 percent had one member less than 62 years of age. Of the 3.6 million persons in this group of married persons, about 35 percent were less than 62 years old, and 5 percent were 65 and over.

The relationship of the ages of husbands and wives is also shown by finer age breaks, and in percentage terms (table 2.6). Couples with older wives were more likely to have OASDHI benefits, at least through age 72. This is, for beneficiary couples, a larger proportion of husbands aged 62 to 72 had wives 65 years old and over than was true for nonbeneficiary couples.

SURVEY UNITS AND THEIR CHARACTERISTICS

The numbers of units in the basic 65-and-over groups are summarized below (in thousands):

	Married couples	Nonmarried men	Nonmarried women
Total.....	5,445	2,402	6,329
Beneficiaries.....	4,325	1,599	3,786
Nonbeneficiaries.....	1,120	803	2,543

Important differences in the ages of these groups are associated with many of the differences in their financial situations and living conditions, as described in subsequent chapters of this report. These differences are reflected in the median ages, in years, as follows:

	Married couples	Nonmarried men	Nonmarried women
Total.....	71.3	74.1	74.0
Beneficiaries.....	71.8	73.8	72.7
Nonbeneficiaries.....	69.4	75.1	77.3

The nonmarried men and women were older than the married couples, as would be expected.

BENEFICIARY STATUS AND AGE

Nonbeneficiaries among the nonmarried, especially women, were significantly older than beneficiaries. Nonbeneficiary couples, on the other hand, were younger than those who were receiving OASDHI benefits. Married couples and nonmarried men and women with and without benefits are distributed among the three groups, as follows (in thousands):

	Aged 62-64	Aged 65-72	Aged 73 and over
Married couples.....	1,782	3,344	2,101
Beneficiaries.....	464	2,540	1,785
Nonbeneficiaries.....	1,319	804	316
Nonmarried men.....	378	1,077	1,325
Beneficiaries.....	123	724	875
Nonbeneficiaries.....	256	353	450
Nonmarried women.....	809	2,797	3,531
Beneficiaries.....	401	1,969	1,817
Nonbeneficiaries.....	407	828	1,715

FULL-YEAR AND PART-YEAR BENEFICIARIES

A distinction has been made in some analyses in this report between beneficiaries who had been on the rolls during the full year 1962, and those whose first benefit had not been received until February 1962 or later. Especially when the analysis concerns the income of beneficiaries and nonbeneficiaries, the comparisons become more clear-cut and meaningful when those who retired during the course of the year are excluded. Such exclusion also served to maximize comparability with data on income of beneficiaries collected in 1957.

On the other hand, when the analyses relate to asset holdings or potential income, costs of health care or utilization of medical facilities, and expenditures for food and housing, comparisons are generally made on the basis of all beneficiaries.⁴ Differences in these latter items between full-year and part-year beneficiaries did not have the importance that income differences did. In any event, there were relatively few part-year beneficiaries among those aged 65 and over, so that estimates of most items would not differ significantly between those for all beneficiaries and those limited to full-year beneficiaries only, even when there were large differences in the items. The number of part-year beneficiaries among those in the 62-to-64 age group, however, was relatively greater, as shown below (in thousands):

	Aged 62-64	Aged 65-72	Aged 73 and over
Married couples:			
Full-year beneficiaries.....	224	2,029	1,715
Part-year beneficiaries.....	190	339	13
Nonmarried men:			
Full-year beneficiaries.....	78	630	860
Part-year beneficiaries.....	41	84	6
Nonmarried women:			
Full-year beneficiaries.....	231	1,752	1,662
Retired (benefits on own record).....	84	1,028	884
Nonwidows.....	20	294	217
Widows.....	64	733	668
Widowed (benefits on husband's record).....	147	724	778
Part-year beneficiaries.....	139	168	91

Considerable interest attaches to differences in income between those nonmarried women whose benefits were based on their own work record and those whose benefits were based on the employ-

⁴ The total number of beneficiaries given above is greater than the sum of full-year and part-year beneficiaries shown here because of the inclusion in the total of a small number of units who had entitled children or whose own entitlement was based on the record of a child and of couples when the husband's entitlement is based on his wife's work record; the data for such beneficiaries were not tabulated separately.

ment record of a deceased husband. Accordingly, the number of women in each group is given in the above counts. Approximately half the full-year beneficiary women who were widows obtained their benefits on their own rather than on their husbands' work records.

RELATIONSHIP BETWEEN EDUCATION, AGE, AND COLOR

School attainment is again shown to be closely related to age and sex. The education of the husband is shown for the married couples. The proportions of those reporting on their schooling with more than an eighth grade education were as follows:

	Married couples	Nonmarried men	Nonmarried women
Total.....	35	26	39
Beneficiaries.....	33	29	40
Nonbeneficiaries.....	42	23	35

The relatively low educational level of the nonbeneficiary non-married men may be related in part to the relatively high proportion (percent) of nonwhites in this group, as indicated below:

	Aged 62-64	Aged 65-72	Aged 73 and over
Married couples.....	10	8	8
Beneficiaries.....	13	7	7
Nonbeneficiaries.....	8	11	13
Nonmarried men.....	21	11	11
Beneficiaries.....	13	10	8
Nonbeneficiaries.....	25	15	16
Nonmarried women.....	11	10	6
Beneficiaries.....	10	7	4
Nonbeneficiaries.....	11	14	7

Although the proportion of nonwhites tends to decrease with age, this was not consistently true for all subgroups. There were relatively more nonwhites among the nonbeneficiary married couples aged 73 and over than among those 62 to 64. For the most part, there were proportionately more beneficiaries among whites than among nonwhites, but married couples aged 62 to 64 were an exception. In this group, nonwhites were more apt to take actuarially reduced benefits than were whites. On the other hand, among the nonmarried in each age group, there were relatively more nonwhites among the nonbeneficiaries than among beneficiaries. The relatively large proportion of nonwhites among nonbeneficiary nonmarried men may help to explain some of the report findings with respect to this group.

REGION AND PLACE OF RESIDENCE

Because place of residence is helpful in understanding the differences in the analytical groups, some of the information in this report on living conditions of the units is presented by the classification of their place of residence, that is, the region or size of community.

Again, the picture of where the different groups of the aged population live gains perspective through comparisons with the total United States population. Thus, the Census of 1960 showed the percentage of the total population and of those aged 65 and over in each region and in each type of urbanization as follows:

	Total population	Population 65 and over
Total.....	100	100
By region:		
Northeast.....	25	27
North Central.....	29	31
South.....	31	28
West.....	16	15
By place of residence:		
Urban.....	70	70
Rural nonfarm.....	23	22
Rural farm.....	7	8

Source: U.S. Department of Commerce, Bureau of the Census, *U.S. Census of Population: 1960. Detailed Characteristics, U.S. Summary*, table 233.

Contrary to the popular impression based on the growth of retirement communities in the South and West, there were relatively fewer older persons in these regions than in the North. In the North (Northeast and North Central regions), there were nearly 100 persons aged 65 and over per 1,000 population; in the South and West, fewer than 85 per 1,000. There was about the same proportion of older persons in the urban and rural areas of the country as in the total population. However, proportionately more nonmarried women lived in the urban than in rural areas and proportionately more nonmarried men and women than married couples lived in the North (table 2.7).

Except for the increasingly larger proportion of nonmarried women in the North at more advanced ages, there were no consistent shifts in residence as age increased (table 2.8). There were, however, some marked differences in residence of beneficiaries as compared with nonbeneficiaries. In general, there were relatively more beneficiaries than nonbeneficiaries in urban rather than rural areas, especially among the nonmarried, and more

beneficiaries than nonbeneficiaries in the North than in the South. The pattern was not always consistent and simple, however. For example, nonmarried men and women who were beneficiaries were more apt to live in the Northeast, but relatively more beneficiary couples lived in the North Central region. About the same proportion of beneficiaries as of nonbeneficiaries lived in the West.

When the demographic and social characteristics of people aged 65 and over in each of the regions are reviewed, many of the points already described above are clearly in evidence (table 2.9). The South was less urbanized than the other regions and it had the largest proportion of nonwhite. The North Central region, though less rural than the South, also had a smaller proportion of its aged population in urban areas than did the Northeast or the West. The median age tended to be somewhat lower in the South than in the other regions. The aged population in the West had a higher level of educational attainment than the aged in other regions.

NOTE: *Tabulations of 1963 survey data on region and place of residence that became available too late for inclusion in the body of the report are appended, following table 13.15.*

FINANCIAL SITUATION

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The low-income status of a majority of the aged has long been a matter of knowledge and concern. Although there are a few aged men and women who are among the richest persons in the United States, there are many more who are totally dependent on relatives, public assistance, or care in a public institution. One of the major purposes of the 1963 Survey of the Aged, therefore, was to assess the financial situation of persons 62 years of age and over. Included were beneficiaries under the Old-Age, Survivors, Disability, and Health Insurance program and also those not receiving benefits. For many of the aged, OASDHI benefits are practically the sole source of income. In 1962, such benefits were being received by 70 percent of the 17½ million people 65 years old and over. Although the great majority of aged persons were at least partially retired, earnings were also an important source of income. The four chapters which follow deal with the financial situation of the aged from the point of view of money income, assets and the potential income from assets, and, finally, the situation of disadvantaged OASDHI beneficiaries.

THE HISTORY OF THE

... ..

... ..

INCOME AND OTHER MONEY RECEIPTS

THE 1963 SURVEY OF THE AGED is unique in the amount of information obtained on sources of income. Because the type of income bears on its distribution by size, its relative permanence, and the stability of its purchasing power, considerable attention is directed in this chapter to the shares of aggregate income of the aged from various sources and the relative number of persons having some income from these sources.

Summary figures on the income of all those aged 65 and over are also provided, together with an analysis of the relative importance of the various sources of income among aged units classified into income thirds. Attention is focused on differences between beneficiary and nonbeneficiary units aged 65 and over. The extent of employment in 1962, the receipt of private pensions, and the receipt of public assistance are examined for their effect on the distribution of income of both beneficiaries and nonbeneficiaries. Differences by age are analyzed together with information on those aged 62 to 64. There is also a brief summary of the relative number of individuals, rather than units, receiving income from specific sources and a description of money receipts not classified as current income.

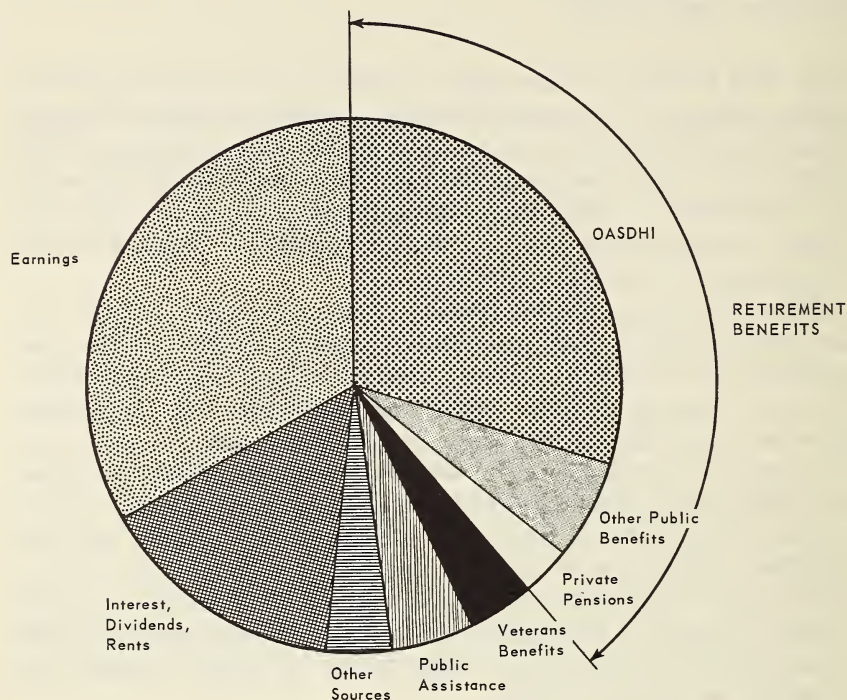
THE POPULATION AGED 65 AND OVER

SOURCES OF INCOME

In 1962, retirement programs provided two-fifths of the aggregate income of persons aged 65 and over and their spouses. Of these programs, OASDHI alone accounted for 30 percent of their income; programs for railroad and government workers, about 6 percent; and private group pension plans, slightly more than 3 percent (chart 3.1).

It is perhaps surprising that an age group generally considered as out of the labor force had aggregate earnings four-fifths as large as their total benefits under public and private retirement programs combined. This relationship results in large part from the low ratio of retirement benefits to preretirement earnings that is characteristic of most retirement programs.

Chart 3.1—Shares of aggregate income by source for units aged 65 and over, 1962



Retirement benefits were reported by 84 percent of the couples, and earned income, by 55 percent (table 3.1). For nonmarried persons the corresponding figures were 67 percent and 24 percent, with men somewhat more likely than women to have both current earnings and benefits based on earlier employment. More than 9 in every 10 of the units with payments under public or private retirement programs received OASDHI benefits. Private group pensions went to 16 percent of the couples and 5 percent of the nonmarried persons, most of whom were also OASDHI beneficiaries. About half the persons receiving payment as retirees or as survivors of workers in railroad or government employment also received OASDHI benefits.

Almost half the aggregate earnings of the aged were reported by couples and nonmarried persons aged 65 to 72 who were not on the OASDHI rolls, although they represented only 14 per-

cent of the units in the 65-and-over age group. Most of these workers could have drawn benefits had it not been for their employment. For nonbeneficiary units aged 73 or older, on the other hand, earnings were much less important as a source of income. Presumably, people in the older group did not work because of health or other personal reasons or because no work was available to them. Among those whose benefits started in 1962, four-fifths of the men and two-fifths of the women had some earnings during the year, often for the period before they received benefits. As noted below, many whose OASDHI benefits started before 1962 also had some earnings—for men, almost as many of those aged 73 and over as of those aged 65 to 72. Their employment was likely to be occasional or part-time. A not inconsiderable portion of the aggregate earnings of beneficiary units came from the employment of spouses who were not themselves entitled to benefits.

Next in importance after OASDHI and earnings as a source of funds for the aged was income from assets. Interest, dividends, and rents made up more than 15 percent of the total income in 1962 for persons aged 65 and over and their spouses. More than three-fifths of the couples and almost half the nonmarried men and women reported some income of this type, but for about half of them it was no more than \$150 per person for the year (table 3.2).

Public assistance and veterans' programs, which provided 5 percent and 4 percent, respectively, of the aggregate money income of persons aged 65 and over and their spouses, followed retirement benefits, earnings, and asset income in importance as income sources. If agency payments for medical care made directly to a hospital, nursing home, physician, or other vendor had been treated as cash income, the total for public assistance would have been about one-third larger, or somewhat more than 6 percent. Public assistance was reported more often by the nonmarried (17 percent) than the married (8 percent). The reverse was true for veterans' compensation and pension payments, which more often go to men than to women, although many widows do receive such benefits.

These figures do not reflect the importance of different sources of income at various income levels. Thus public assistance was received by a fifth to a third of those with incomes below \$2,000, as shown by the following percentages for married couples and nonmarried men and women receiving income from this source at the specified income levels:

	Married couples	Nonmarried men	Nonmarried women
All income levels.....	8	17	17
Less than \$1,000.....	22	35	23
\$1,000-1,999.....	23	19	22
\$2,000-3,999.....	5	3	4

Relatively few of those at the very low income levels received any income from private pensions, and this source was less important at the levels above \$5,000 than in the \$2,000-\$5,000 range, as shown by the percentages receiving income from this source at the specified income levels:

	Married couples	Nonmarried men	Nonmarried women
All income levels.....	16	10	3
Less than \$2,000.....	2	4	2
\$2,000-2,999.....	20	26	9
\$3,000-3,999.....	27	30	3
\$4,000-4,999.....	23	15	19
\$5,000 and over.....	17	9	10

Relatives may provide support by cash contributions, by sharing a home, or by paying bills. Cash contributions by relatives not living in the same household, or by friends, amounted to barely 1 percent of the aggregate income.¹ Only 3 percent of the couples and 5 percent of the nonmarried reported cash contributions; these included occasional contributions as well as contributions received regularly. Not included were lump-sum inheritances and large cash gifts, which are discussed below in the section, "Other Money Receipts."

In summary, it may be noted that about 46 percent of the total income of couples and nonmarried persons aged 65 and over came from public income-maintenance programs—social insurance, veterans', and public assistance programs. Although information is not available on the exact amount received in the form of unemployment and temporary disability insurance or workmen's compensation, it is estimated that it was not more than 1 percent. Nearly 90 percent of the couples and 80 percent of the nonmarried had some income from a public income-maintenance program. If about one-half million nonmarried persons who reported no cash income at all are excluded from the total, the latter proportion rises to 86 percent.

¹ In the chapter on living arrangements, the income of those who share a home with relatives is compared with the income of those living by themselves, and it is also related to the income of the entire family.

SIZE OF INCOME

There is diversity among the aged not only in sources of income, but in the amount received. At one end of the income scale, 5 percent of the married couples reported \$10,000 or more, and 2 percent reported \$15,000 or more. Among the nonmarried, 4 percent had \$5,000 or more.

The proportion with income from each of the sources discussed above was smaller for nonmarried persons than it was for couples, except for public assistance and contributions from relatives. It follows, therefore, that the nonmarried were at a considerable disadvantage in terms of total cash income; their median income was \$1,130, compared with \$2,875 for couples (table 3.3). A third of the nonmarried persons aged 65 and over had less than \$810 during 1962, and a third of the couples had less than \$2,200.

Aged widows and other nonmarried women account for the unfavorable income position of the nonmarried. There were two and one-half times as many nonmarried women as nonmarried men, because women tend to outlive their husbands and because widowers are more likely than widows to remarry. Roughly half the women, compared with one-third of the nonmarried men, had less than \$1,000. Two-thirds of the women and half the men had less than \$1,370. On a per capita basis, the median income position of nonmarried men was roughly equivalent to that of couples. For independent living, however, one person needs considerably more than half as much as two who share a home. The similarity of income, therefore, does not imply a similar level of living.

Attention is focused on median rather than mean income figures (table 3.2) because the sample estimate of a mean is affected much more than the sample estimate of a median by a few extremely high values and also because the median and other measures of the distribution are more relevant to assessment of the well-being of the aged. The sample mean, on the other hand, is important to estimate aggregate income. Both measures are, of course, subject to sampling variability as well as to errors of response and nonreporting.

Careful review of the characteristics of those respondents who failed to provide complete data on income suggests that total money income was probably understated by about 6 percent.² OASDHI benefit income was well reported except by a few respondents who failed to report sizable lump-sum payments. The data from this survey on income from assets are believed to be

² See appendix A.

relatively complete, and earnings were relatively well reported. The distribution of the aggregate by type should therefore not be too far from the fact.

After upward adjustment of the sample data by 6 percent, the aggregate amount of income received in 1962 by persons aged 65 and over and younger spouses would have been about \$38 billion. The estimated aggregate includes the income of married persons under age 65 whose spouses were older. If it is assumed that their income was the same, on the average, as that of half the average for couples, the aggregate income in 1962 of persons aged 65 and over would be estimated at \$33 billion.

DIFFERENCES AMONG INCOME GROUPS

As a convenience in analyzing differences among the aged by broad income classes, each group of aged units—the married couples, nonmarried men, and nonmarried women—was divided into three groups of equal size—low, middle, and high—on the basis of the amount of their income (table 3.9). With this classification, it was possible to identify those whose income was relatively low, moderate, or high in comparison with that of other aged units of the same type.

The division of the marital groups into income thirds pointed up a marked difference in mean total income between the low and the high thirds. In each of the marital groups, the high third had a mean income of five or six times that of the low third. In other words, the low thirds received much less than their proportionate share of the aggregate income and the upper thirds received much more. In each group the low income third had about one-ninth of the aggregate income of all those in the group and the top third had about two-thirds of the aggregate. These distributions by income thirds were roughly similar to those of all families in the United States.³

The sources of income fell into two main groups: those most important for the high income thirds and those most important to the low thirds. Earnings, public pensions other than OASDHI benefits, private group pensions, and income from interest, dividends, and rents were much more important sources for the high income group than for the low. The share of total income derived from these sources (table 3.9) and the percentage of the units having income from these sources (table 3.8) were usually several times larger in the high income thirds than in the low.

³ The distribution of aggregate family income was derived from Bureau of the Census, *U.S. Census of Population, 1960: Sources and Structure of Family Income*, Final Report, PC(2)-4C, table 7.

For all the high income groups, earnings were the largest single source of income and accounted for more than half the income of the couples at this level. Among nonmarried women, earnings were only a little larger than income from interests, dividends, and rent and slightly larger than OASDHI benefits. If income from other types of retirement benefits is added to that from OASDHI, then total retirement benefits become a larger source of income than earnings for the high third of nonmarried women.

The larger proportion of units with earnings was probably the chief reason that total income of the high income thirds was as high as it was. Among couples, 76 percent of the high income group, compared with 33 percent of the low income group, had income from earnings. The difference in aggregate earnings between the low and high income groups accounted for 62 percent of the difference in total income for couples and for half the difference among nonmarried men. The greater aggregate earnings in the high income group are associated with the younger age of those in the high income group, as suggested by comparing the percent of those aged 65 to 72 in the low and high thirds:

	Married couples	Nonmarried men	Nonmarried women
Low third.....	46	32	32
High third.....	74	62	58

The difference between the low and high thirds in the mean income from interest, dividends, and rents was the second most important reason for the difference in total income. For nonmarried women the difference among the income groups with respect to this source was almost as great as the difference in earnings.

Benefits under OASDHI made up a larger share of total income among the low and middle income thirds than among the high thirds. This was because people in the lower income groups had very little other income, rather than because they received more in benefits. In fact, average OASDHI benefits were substantially less in dollar amounts in the low income thirds than in the high thirds.

BENEFICIARIES AND NONBENEFICIARIES COMPARED

In general, OASDHI beneficiaries were better off in terms of income than nonbeneficiaries if they were not married and less well off if they were. The differences reflect in large part the degree of attachment to the labor force. The median income in

1962 of beneficiary couples aged 65 and over was \$2,710, compared with \$3,580 for couples not receiving benefits (table 3.3). Income of less than \$1,000 was reported by 4 percent of the beneficiaries and 10 percent of the nonbeneficiaries, and incomes of \$5,000 or more, by 15 percent and 35 percent.

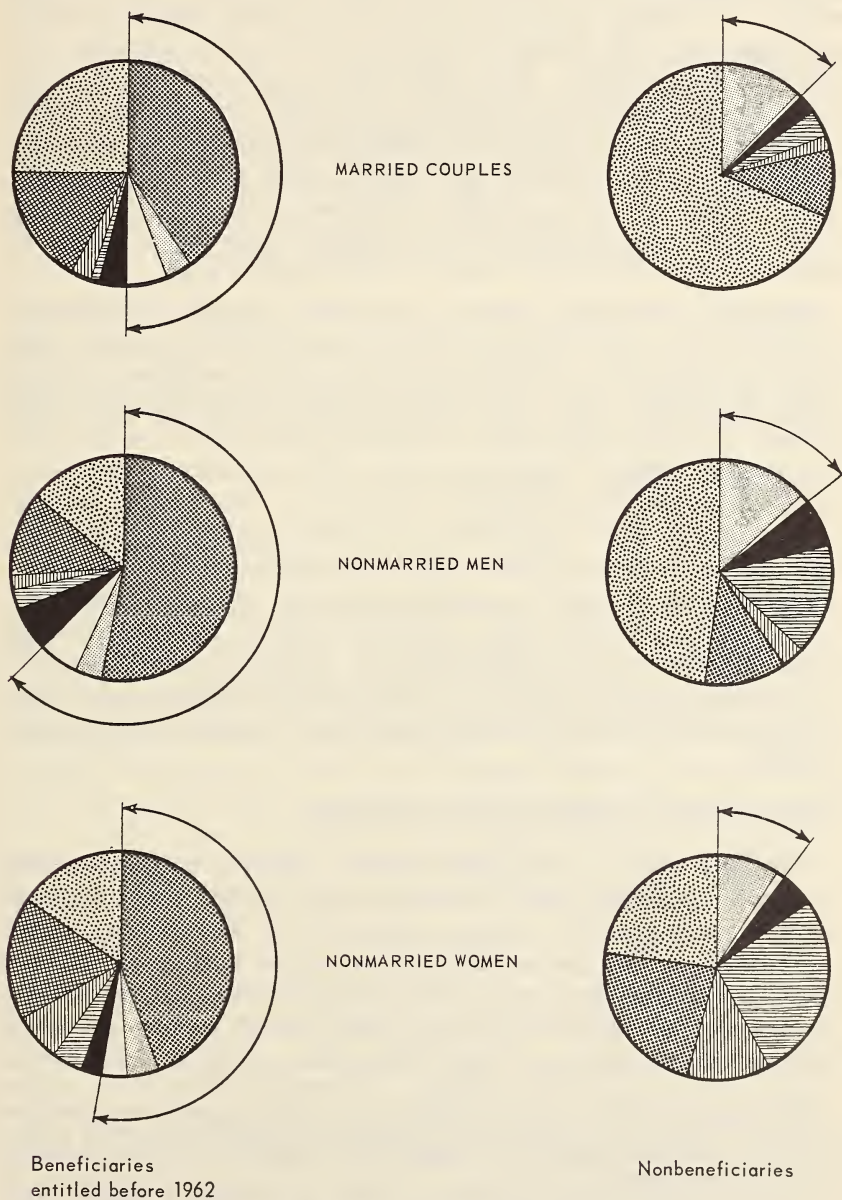
Nonmarried men on the benefit rolls had a median income of \$1,375 (slightly more than half that of couples), and other nonmarried men had \$1,135. For nonmarried women the median income in 1962 was about \$1,200 for those receiving OASDHI, and only \$775 for the others. Nonmarried women whose benefits were based on their own work record were better off than those drawing widow's benefits based on the employment of a deceased husband; the median incomes were, respectively, \$1,300 and \$1,105.

The differences in income between beneficiaries and nonbeneficiaries result in large part from the income source and the interrelated factor of age. Beneficiary couples received half their income in the form of retirement benefits—40 percent from OASDHI alone and 6 percent from private pensions (chart 3.2 and table 3.6). Earnings made up one-fourth of the total. Nonbeneficiary couples, on the other hand, received more than two-thirds of their income from employment, only 12 percent from retirement benefits for railroad and government employees, and less than 1 percent from private pensions. Interest, dividends, and rents accounted for one-sixth of the income of beneficiary couples and one-tenth of that of nonbeneficiary couples. Only 1 percent of the income of beneficiary couples came from public assistance, while 4 percent of the income of nonbeneficiary couples came from this source.

Because public programs are limited in what they can pay, groups relying on such payments for a substantial share of their support will have lower incomes, on the average, than those who still rely heavily on earnings. However, some pension programs pay more than others. Among the nonbeneficiaries, almost one-fourth of the couples, one-seventh of the nonmarried men, and one-tenth of the nonmarried women reported retirement income from railroad or Federal, State, or local government employee programs. The median amounts received were substantially higher, on the average, than the median OASDHI benefits for each marital group (table 3.2).

Almost two-thirds of the nonbeneficiary couples had earnings, and half the beneficiary couples had some income from employment. Among couples reporting earnings, median income from this source was over \$4,800 for nonbeneficiaries, but less than

Chart 3.2—Shares of aggregate income by source for beneficiaries and nonbeneficiaries aged 65 and over, 1962



NOTE: For identification of sources, see Chart 3.1

\$1,200 for beneficiaries. Most of the men beneficiaries who supplemented their retirement income by earnings had only part-time or occasional jobs; for a few, earnings were large enough to require suspension of their benefits. A few of the men had younger wives with sizable earnings, and a few married women aged 65 and over who were drawing benefits had younger husbands with full-time employment. The contribution made by the younger spouses is indicated by the fact that the median income other than benefits was twice as high for beneficiary couples with only one spouse entitled all year as for couples with both husband and wife entitled all year—\$1,990 compared with \$985;⁴ a third of the former group but only one-seventh of the latter had non-benefit income of \$3,000 or more in 1962 (table 3.12).

Because nonmarried persons were older than married persons, earnings were a much less important part of their income. For those not receiving OASDHI benefits, public assistance was of great importance, with cash assistance payments making up 16 percent of total income for nonmarried men and 27 percent for nonmarried women. Nearly one-third of the nonmarried nonbeneficiaries reported some support in this form. The median amount of the support that they received was almost \$800. By contrast, only one-tenth of the nonmarried beneficiaries received any cash payment from a public assistance agency, and such payments accounted for no more than 4 percent of their income. Because these payments were supplemental to a basic income provided by benefits, median payments to recipient beneficiaries were substantially less than the average reported by nonmarried nonbeneficiaries.

RELATIONSHIP OF INCOME SIZE TO SOURCE

OASDHI benefits.—OASDHI benefits served to reduce the need for public assistance, but their importance in this respect should not be overemphasized. Nearly two-fifths of the persons receiving old-age assistance in 1962 and about three-fifths of all new applicants in that year were already receiving OASDHI benefits.⁵ A considerable number of beneficiaries needed public assistance because of medical care costs, others because their benefits are

⁴ In some cases the spouse not entitled to OASDHI benefits was past age 65 but still employed full time, and in others the spouse was drawing a pension under another program. In most cases, however, the spouse was under age 65 and employed.

⁵ David Eppley, "Concurrent Receipt of PA and OASDI by Persons Aged 65 and Over, Early 1963," *Welfare in Review*, March 1964; also, Bureau of Family Services, *Reasons for Opening and Closing Public Assistance Cases, July to December 1962*. (Mimeographed.) Data are for 31 States.

low. In 1962 a substantial number aged 65 and over received the minimum benefit of \$40 then payable to a worker retiring at age 65 or to an aged widow (table 3.15). Some received even less than the legal minimum because they chose an actuarial reduction in order to obtain a benefit before they reached age 65.

A large number of beneficiaries had little cash income besides their benefit (table 3.7). In 1962 about one-third of the non-married beneficiaries received less than \$150 in income other than benefits (including public assistance) during the entire year, and one-fifth of the couples had less than \$300 in addition to their benefits. There had been little improvement in this respect since 1957, when the income of beneficiaries was last studied (see chart 6.2, in chapter 6).

OASDHI benefits are of particular importance for nonmarried men and women. The median income received by beneficiaries in 1962 other than their benefits is compared in the following tabulation with the median total income received by nonbeneficiaries:

	Beneficiaries	Non- beneficiaries
Married couples.....	\$1,225	\$3,580
Nonmarried men.....	495	1,135
Nonmarried women.....	420	755

OASDHI benefits can be analyzed as a component of "retirement income," a classification that includes only those sources that are reasonably permanent, i.e., OASDHI and other public retirement benefits such as railroad and government employees' retirement benefits, private group pensions and individual annuities, interest, dividends, and rents, and veterans' benefits; excluded are such sources as public assistance, earnings, unemployment insurance, and personal contributions. In 1962, the median amount of such income was roughly three-fourths that of total income of beneficiaries aged 65 and over (table 3.16). Retirement income other than OASDHI benefits of as much as \$150 per person was received by only 54 percent of the couples and 40 percent of the nonmarried beneficiaries (table 3.14), compared with 44 percent and 34 percent of those in the 1957 survey. The median retirement income in 1962, including OASDHI benefits, was \$2,000 for couples and about \$1,000 for nonmarried beneficiaries (table 3.13). For beneficiaries in the 1957 survey, the corresponding medians were \$1,580 and about \$800. A large proportion of the gain resulted from improvement in OASDHI benefits.

Earnings.—When aged units are classified by their work experience in 1962, it is clear that beneficiaries, whatever their marital

status, generally had higher income than nonbeneficiaries, except for those with full-time jobs, that is, jobs at which one usually works 35 or more hours per week (table 3.4).

For couples with either, or both, husband or wife working in 1962 at jobs that were usually full-time, the median income was \$4,110 if one or both was a beneficiary and \$6,060 if neither was a beneficiary. When the jobs were part-time, the median was \$3,000 for beneficiary couples and \$2,400 for nonbeneficiaries. Among those with only part-time jobs, beneficiaries, married or not, did better on the average than nonbeneficiaries. The advantage of beneficiary status was greatest for those with no work. The relatively small group of nonbeneficiary units with part-time jobs had median incomes much closer to those of units who had not worked at all in 1962 than to those whose jobs were usually full-time.

Private pensions and public assistance.—Persons with private pensions constitute the economically elite among retired OASDHI beneficiaries. Their median total income of \$3,400 was only one-sixth less than that of beneficiary couples with at least one member working at a full-time job. And for nonmarried beneficiaries a private pension did as much as full-time employment to raise the average level of income. At the other extreme among beneficiaries were those who had turned to public assistance.

The median income for beneficiary couples with private pensions was about twice the median of \$1,730 for couples whose benefits were supplemented by public assistance money payments (table 3.5). For the nonmarried the differences were similar. The median for those with a private pension was roughly \$2,200, and for those receiving public assistance it was about \$1,150, with only minor differences between men and women.

The great majority of beneficiaries received neither a private pension nor public assistance. They were a diverse group. Presumably they included almost all who had full-time jobs (and probably most of those with part-time jobs). But they also included those living on the margin of poverty, with or without help from relatives. Consequently, although almost one-sixth of the beneficiary couples with neither a private pension nor public assistance had incomes of \$5,000 or more, about twice as many (one-third) had less than \$2,000.

Few nonbeneficiaries had private pensions—so few that no analysis of the income of those who did, based on the sample study, would be statistically valid. It is significant, however, that, except for nonmarried women among those not receiving assistance, nonbeneficiaries had more income than beneficiaries, on the average,

presumably because of employment. Nonbeneficiary units receiving assistance, on the other hand, were at a considerable disadvantage as compared with beneficiary units who were receiving assistance to supplement their benefits. This is at least in part because of the maximums placed on assistance payments by most States and the fact that limited funds make it impossible for some States to meet full need as determined under their own standard.⁶ On the other hand, some of the cash assistance received by beneficiaries may have been to meet heavy medical expenses rather than merely for family living expenses. Nonmarried women receiving neither OASDHI benefits nor public assistance had the smallest cash income of any group. In all likelihood, a considerable proportion of them were maintained in institutions at public expense or were supported entirely by relatives with whom they lived.

Veterans' pensions.—With payments to veterans vying in importance with private pensions and public assistance as a source of income for the aged, particularly nonbeneficiaries, it seems useful to examine the effect of veteran status on income. Veterans with service-connected disabilities are entitled to compensation that varies with the severity of the disability; those with nonservice-connected disabilities are eligible for pensions subject to an income test.

About half the men covered in the survey, married and nonmarried alike, who reported themselves as veterans were drawing benefits under one of the income-maintenance programs of the Veterans' Administration, usually the pension program.

Veterans had substantially higher incomes than nonveterans, with the difference much smaller among those receiving OASDHI benefits than among those not on the rolls. This is shown by the following median-income figures for the 65-and-over group:

	Married couples		Nonmarried men	
	Veterans	Non-veterans	Veterans	Non-veterans
Total, 65 and over . . .	\$3,900	\$2,560	\$2,075	\$1,230
By benefit status:				
Beneficiaries	3,680	2,465	1,900	1,285
Nonbeneficiaries	4,620	2,895	2,680	925
By age:				
65-72	3,950	2,920	2,150	1,460
73 and over	3,500	2,240	1,845	1,110

⁶ David Eppley, "Concurrent Receipt of PA and OASDI by Persons Aged 65 and Over, Early 1963," *Welfare in Review*, March 1964.

The pattern reflects, in part, age differences, with nonveterans heavily concentrated at ages 73 and over, and veterans at the younger ages. Income sources likewise differed. Taking all those aged 65 and over as a group, veterans were slightly more likely to work than nonveterans, slightly less likely to receive OASDHI benefits. Perhaps because of the veterans-preference provisions of the Federal and most State and local civil service systems, veterans were about twice as likely as nonveterans to receive benefits under other public retirement programs. As would be expected, therefore, veterans rarely turned to public assistance, although it was a relatively important resource for nonveterans.

DIFFERENCES AMONG INCOME GROUPS

When comparisons are made between beneficiaries and nonbeneficiaries in the three income groups, one of the more striking findings is that the range in average total income between the low and high income groups was much greater for nonbeneficiaries (table 3.9). In other words, among nonbeneficiaries the rich are richer and the poor are poorer than among beneficiaries. This finding is consistent with the greater heterogeneity among nonbeneficiaries found in other areas.⁷ Most nonbeneficiaries either lack the protection of OASDHI and thus tend to have low incomes upon retirement, or they are covered by OASDHI but are not drawing benefits because they still have substantial earnings and thus tend to have relatively high incomes.

Sources of income among beneficiaries and nonbeneficiaries generally followed the same pattern according to income thirds as did those of the total groups. Earnings, public pensions other than OASDHI, private group pensions, and income from interest, dividends, and rent were more important for the high income thirds than for the low, among beneficiaries and nonbeneficiaries alike (tables 3.8 and 3.9). For nonbeneficiaries, however, there were some exceptions to these patterns. Public pensions other than OASDHI benefits were more important to the middle thirds than to either the low or the high thirds among nonbeneficiaries.

Most of the income received by beneficiaries in the low third came from OASDHI benefits (75 percent for couples and 93 percent for the nonmarried). Among these low income beneficiaries, 62 percent of the nonmarried men and 72 percent of the nonmarried women were almost entirely dependent on OASDHI benefits (table 3.10).

⁷ See Part III, "Employment and Retirement."

In contrast, much of the income received by nonbeneficiaries in the low third came from public assistance and veterans' benefits (56 percent for couples, 63 percent for nonmarried women, and 84 percent for nonmarried men).

For nonbeneficiaries in the high income group, the chief sources of income were earnings and interest, dividends, and rents (90 percent for couples, 76 percent for nonmarried men, and 62 percent for nonmarried women). Beneficiaries in the high income thirds were much less dependent on these sources because from one-fifth to almost two-fifths of their income came from OASDHI benefits.

OASDHI benefits ranged from nearly three-fourths of the total income among couples with incomes under \$1,000 to less than one-fifth among those with incomes over \$3,000, many of whom had not yet retired. For the nonmarried, it is estimated that benefits varied from just over half of total income among those with less than \$1,000 to about one-tenth of the total among those with \$3,000 or more in income. Benefits did not account for a larger proportion of the income of nonmarried persons with less than \$1,000 because over half of them were not eligible for benefits, since they had reached retirement age before they or their husbands could earn insured status.

When the analysis is limited to beneficiaries, and specifically to those entitled to benefits throughout 1962, the proportion of income accounted for by benefits is, of course, substantially larger, particularly among the nonmarried. This is shown by the following summary:

	All aged units		Beneficiary units	
	Married couples	Nonmarried men and women	Married couples	Nonmarried men and women
All income classes.	28	33	40	50
Under \$1,000.....	72	54	87	85
\$1,000-1,999.....	62	49	74	65
\$2,000-2,999.....	50	35	59	42
\$3,000 and over.....	18	11	27	22

Of the aggregate OASDHI benefits⁸ flowing to married couples with one or both members aged 65 and over, about half went to those with total incomes between \$1,000 and \$3,000, and almost

⁸ Excluding benefits paid to aged persons who died before the end of 1962, and including benefits paid to married persons under age 65 with spouse 65 and over, it is estimated from survey data that benefits of \$10.5 billion were paid out, \$6.1 billion to married persons and \$4.4 to the nonmarried aged 65 and over.

all the rest to those with larger incomes. Of the benefits paid to nonmarried persons aged 65 and over, on the other hand, it is estimated that more than two-thirds went to those with less than \$2,000 total money income, and nearly half to those with \$1,000 to \$2,000, as shown by the following percentages:

	Married couples	Nonmarried men and women
All income classes.....	100	100
Under \$1,000.....	3	23
\$1,000-1,999.....	19	47
\$2,000-2,999.....	31	18
\$3,000-3,999.....	18	5
\$4,000 and over.....	28	7

AGE DIFFERENCES

THE YOUNGER AND OLDER GROUPS AMONG THOSE AGED 65 AND OVER

Comparison of the income situation of the group aged 65 to 72 and the group aged 73 and over points up the relationship between age and income. Much of the disparity in income position between beneficiary and nonbeneficiary units or between married and nonmarried units has been attributed to differences in age distribution. Age is associated, in turn, with the extent of labor-force participation.

Of the couples aged 65 and over, three-fifths were less than 73 years old, but of the nonmarried units, almost three-fifths were 73 years old or older (see chapter 2). Relatively more nonbeneficiary couples than beneficiary couples were in the younger age group (72 percent compared with 59 percent). For nonmarried men, the age difference between beneficiaries and nonbeneficiaries was insignificant, with slightly less than half under age 73. Among women, however, more than half of those with OASDHI benefits, but less than a third of the nonbeneficiaries, were under age 73.

Median incomes were smaller for the 73-and-over group than for the 65-to-72 age group, for each marital and beneficiary status classification, but the disparity was substantial only for couples and nonmarried men not on the OASDHI rolls: \$4,750 compared with \$1,680 for couples, and \$2,000 compared with \$860 for nonmarried men (table 3.19 and charts 3.3 and 3.4). These figures clearly reflect the fact that employment provided three-fourths of the income of younger nonbeneficiary couples but only 18 percent for older ones; the corresponding figures for nonmarried men

were two-thirds and 9 percent (table 3.20). Presumably, most of the younger workers could have drawn OASDHI benefits had it not been for their employment, but those aged 73 and over were apparently not eligible.

Public assistance provided about one-fifth and two-fifths, respectively, of the aggregate income of older couples and older non-married men who did not receive OASDHI benefits. Other public retirement programs were important to them, but of the nonmarried, substantially fewer received retirement benefits than public assistance (table 3.17). Public assistance payments amounted to almost half as much as retirement benefits, on the average, for recipient couples and more than twice as much for the nonmarried not receiving benefits.

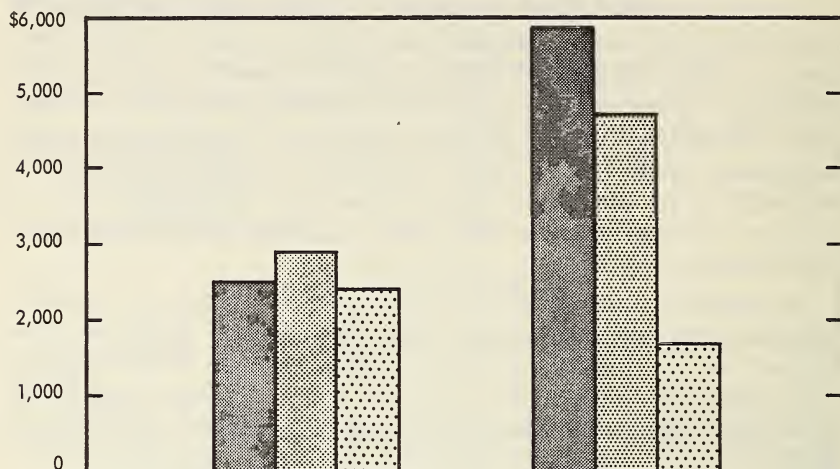
As previously noted, nonmarried women not receiving OASDHI benefits were the most seriously disadvantaged of all groups with respect to cash income. Moreover, those aged 65 to 72 were not much better off than those who were older. Because neither age group had much employment, the median incomes were \$855 and \$720.

Among beneficiaries aged 65 and over, those under age 73 were somewhat better off than the older ones. The difference is not great because so much of their income is in the form of benefits. Some difference in favor of the younger units might be expected, however, for the following reasons: first, the benefits of younger units generally started later and consequently were based on employment at higher average earnings; second, younger units would have had less time to use up any assets with which they entered retirement, an action that often reduces current income in later years; and third, they presumably have an advantage in the current labor market over older persons.

Earnings made up the same proportion of aggregate income for each of the two age groups for beneficiary couples (about one-fourth) and for nonmarried men beneficiaries (one-seventh). The median earnings for beneficiary units in each age group reporting them were almost \$1,200 for couples and around \$700 for nonmarried men (table 3.18). Interest, dividends, and rents formed about one-sixth of the aggregate income of beneficiary couples and non-married women beneficiaries. Moreover, almost as large a proportion of the older as of the younger men beneficiaries had earnings. This lack of difference probably reflects the effect of the retirement-test provisions, which permit payment of benefits, regardless of earnings, to beneficiaries aged 72 and over. The proportion with asset income was likewise as high or higher for

Chart 3.3—Income and earnings for married couples, by beneficiary status and age, 1962

Median income



Percent with earnings

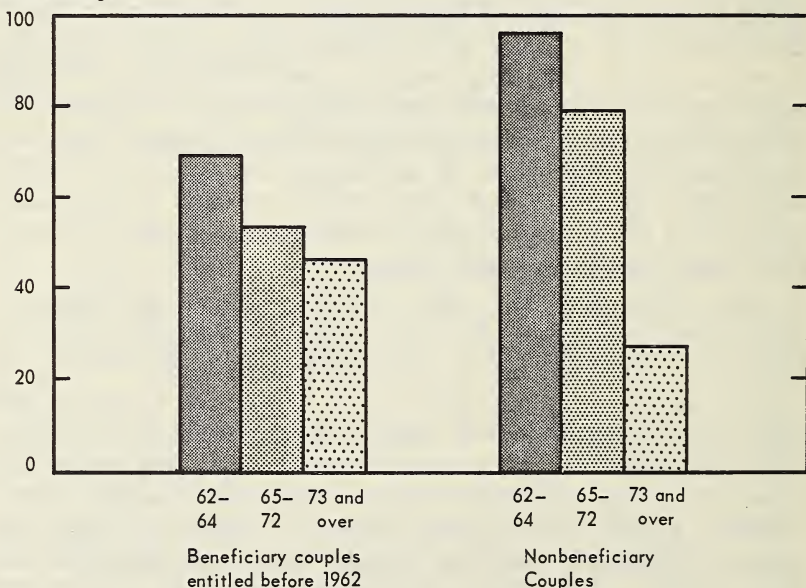
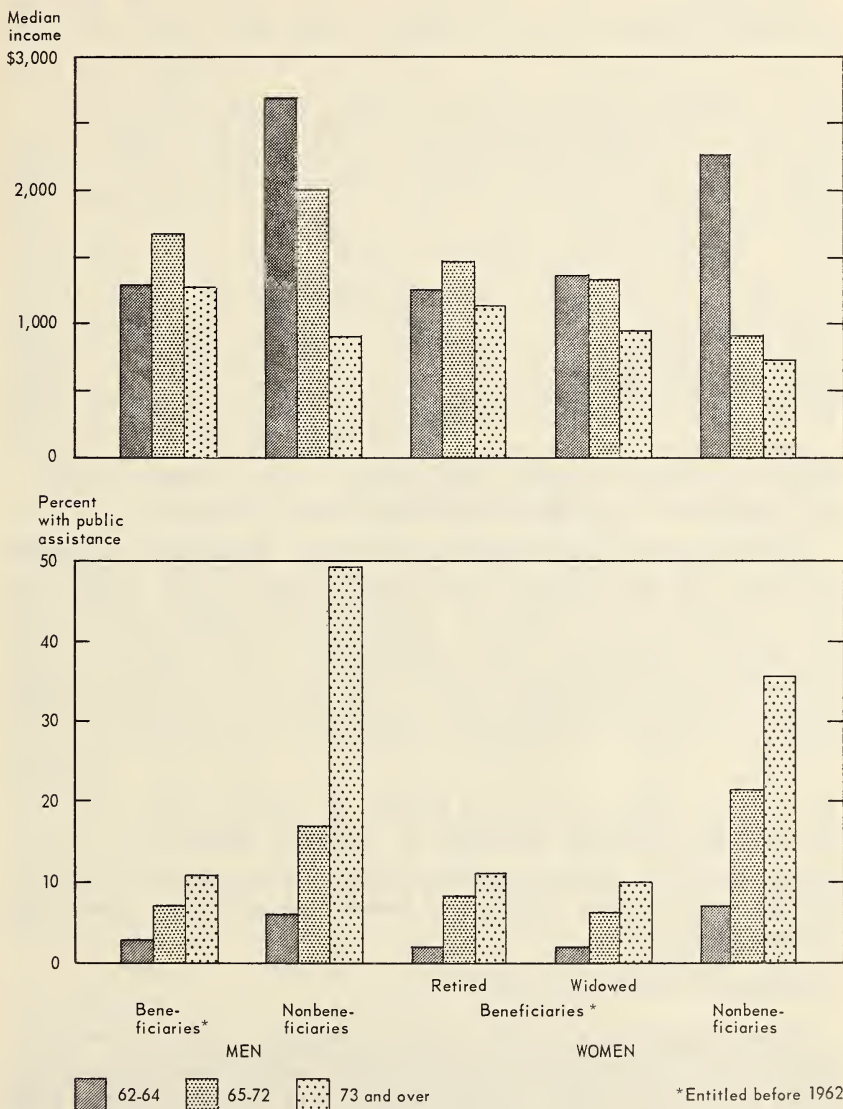


Chart 3.4—Income and public assistance for nonmarried units, by beneficiary status and age, 1962



the oldest beneficiaries as for those aged 65 to 72, presumably because the great majority of older persons make every effort to hold on to some assets for the final emergency.

Nonmarried women aged 65 and over who were drawing OASDHI benefits as retired workers had almost the same total incomes as nonmarried men beneficiaries of that age. This similarity reflects to some extent a difference in age distribution: 58 percent of the men were aged 73 or older, compared with 46 percent of the women retired workers. Within each of the two age groups, women who were retired workers received less than men but more than women who received benefits as widows (chart 3.4). Although median survivor income of widows tended to be as high as or higher than the retirement benefits of the retired women, twice as many retired women as widows in each age group reported earnings. In addition, the median earnings of earners were substantially higher for retired women than for widows. Many widows had never worked, or the benefits they could have drawn on their own earnings record were smaller than those to which they were entitled as dependents. (Almost three-fourths of the nonmarried women retired workers were widows.)

Among nonmarried retired workers, the differences in income between men and women were actually smaller than might have been expected on the basis of characteristic differences between the sexes in earnings. Partly responsible is the OASDHI benefit formula, which is weighted in favor of the worker with low average earnings. Fewer men than women reported earnings, and the median earnings of employed men were lower than those of employed women in both older age groups. Retired men generally had slightly less than retired women in income other than benefits because, with the exception of veterans' benefits and private group pensions, women usually had either a higher proportion receiving, or a higher amount of income per recipient, from other income components.

THE GROUP AGED 62 TO 64

When the group aged 62 to 64 is compared with the two older groups, it is immediately apparent that nonbeneficiaries aged 62 to 64 were, in the main, regular members of the labor force. Even among nonmarried women, 70 percent had worked in 1962, so that earnings represented more than four-fifths of the total income of the group. It is equally clear that those who claimed OASDHI benefits before they reached age 65 did so because they needed the benefit. About one-fourth of the men who were beneficiaries

qualified for disability benefits. For most of the others, apparently, limited earnings made even a reduced benefit attractive. About 7 out of 10 couples reported some income from employment. The median earnings of couples with one or both members employed at some time during the year, however, were only \$1,220, essentially the same as for older beneficiary couples who reported earnings (table 3.18).

The median income of the group aged 62 to 64 was approximately the same as that of the 73-and-over age group for both beneficiary couples and nonmarried men and only moderately larger for women retired workers. In the case of women who receive benefits on the basis of their rights as widows, there is no actuarial reduction imposed for taking a widow's benefit at age 62. As a result, median income was slightly higher for widow beneficiaries aged 62 to 64 than for those aged 65 to 72 and substantially higher than for those aged 73 and over. It was somewhat higher also than the median for all nonmarried retired workers, men as well as women, in the same age group.

Except among widow beneficiaries, those who claim OASDHI benefits before they attain age 65 are much less likely than other beneficiaries to have income from assets, and the amount received is likely to be lower. Among these early retirees, only two-thirds as many couples and half as many nonmarried men had any income from interest, dividends, or rents. Fewer had private group pensions, even though the growth of private pension plans might lead one to expect that a larger proportion of each successive age cohort reaching retirement would have rights to a private pension.

SOURCES OF INCOME OF PERSONS

Married persons generally share many income sources, so that data on income size are more meaningful for couples than for married persons individually. It is nevertheless useful for a variety of purposes to know the total number of persons having income from specified sources (tables 3.21 and 3.22).

The count of persons reporting income from various sources includes beneficiaries who became entitled during the survey year, but excludes spouses in the aged units who were under age 62. Each member of the aged unit is classified according to his or her own beneficiary status at the end of the survey year, and income reported as shared by a married couple is ascribed to both husband and wife. Despite differences in the population groupings,

findings with respect to sources of income of beneficiaries and non-beneficiaries, men and women, i.e., "persons" as distinguished from "units," are similar to those for sources of income of aged units.

Among men aged 65 and over, beneficiaries reported income from earnings less frequently than nonbeneficiaries—40 percent as against 47 percent (table 3.21). More beneficiaries than non-beneficiaries were over 72 years old, at which age only a relatively small proportion of men in the total population are in the labor force (see table 7.2); also, the nonbeneficiaries included some regularly employed men eligible for OASDHI benefits who had not applied for them because of the retirement test for workers between the ages of 65 and 72. Women who were receiving benefits based on their own wage records, an indication of substantial labor-force attachment, reported earnings very nearly as often as men beneficiaries (34 percent), whereas those receiving benefits on their husbands' wage records and nonbeneficiary women reported them less than half as frequently as men.

About the same proportion of beneficiary as of nonbeneficiary men reported retirement income from former employers (almost one-fourth). Beneficiaries more frequently reported income from private group pensions, which supplemented their benefits, whereas nonbeneficiaries more often reported income from railroad and Federal, State, and local government employee programs. Women reported income from such sources about half as frequently as men, but beneficiaries entitled on their husbands' wage record, less than one-fifth as often.

While income from interest, dividends, and rents was reported more frequently than any other one source except OASDHI by all groups of aged persons, it was reported significantly more often by beneficiaries, both men and women, than by nonbeneficiaries. Income from benefits may well have been a factor in helping beneficiaries to retain some income-producing assets accumulated during their work life.

Income from other public income-maintenance programs, specifically, veterans' benefits and public assistance, helped those in need. While about the same proportion of beneficiaries and non-beneficiaries reported income from veterans' benefits—about 1 in 8 of the men and 1 in 20 of the women—public assistance was reported over three times as frequently by nonbeneficiaries as by beneficiaries. An additional eighth of the nonbeneficiary women, but only 3 percent of the nonbeneficiary men, reported no income of their own from any source.

Sources of income of persons by age group, including those aged 62 to 64, emphasize the association of age, beneficiary status, and the frequency with which various sources are reported. The majority of men aged 62 to 64 were still in the labor force—9 out of 10 of the nonbeneficiaries, but even 2 out of 3 of the retired beneficiaries reported earnings (table 3.22). Understandably, men entitled to disability benefits (not shown separately elsewhere in the report) were a notable exception, since eligibility for these benefits is based on inability to engage in any substantial gainful activity; only 1 in 7 of these men reported earnings, and these primarily from self-employment rather than wages and salaries. Among women aged 62 to 64, half the retired worker beneficiaries and the nonbeneficiaries reported earnings, but only one-fourth of the women receiving benefits based on their husbands' wage record did so, presumably because they had less substantial attachment to the labor force. The proportion of men and women reporting earnings decreased directly with age for all groups, but most dramatically for nonbeneficiary men and women.

While nonbeneficiary men, and probably to a lesser extent also women, aged 62 to 64 and 65 to 72, include many workers entitled to benefits who postponed application for benefits until they ceased to be subject to the annual earnings test at age 72, nonbeneficiaries aged 73 and over are persons who lacked sufficient coverage under the law to be entitled to any benefits at the time of the survey.⁹

Among nonbeneficiaries aged 73 and over, about one-third of the men and one-fifth of the women had earnings or retirement income from former employers. On the other hand, almost half of these men and women reported either public assistance or no income from any source. In comparison, less than 10 percent of the beneficiaries reported public assistance supplementation of their benefits. Also, nonbeneficiary men and women in this age group reported income from interest, dividends, and rents only about two-thirds as frequently as beneficiaries.

OTHER MONEY RECEIPTS

A common question is whether it is realistic to judge the economic well-being of aged persons solely in terms of current money income. If the aged had saved before retirement, it is argued, they should draw on those savings. But, as shown in the next chapter, the great majority of the aged have only modest holdings (table

⁹ Also included may be aged persons who were entitled to benefits but were not fully aware of their rights and had not made application, but their number is presumed to be small because of the intensive efforts made by the Social Security Administration to assure that all eligible persons receive benefits.

4.5). They either found it impossible to put much aside during their working years, or they used up retirement savings for emergencies, for educating their children, or to help out when their children established homes and started their own families.

Lump sums of money that are not classified as current income have also been considered as a resource. Such sums are large for a few individuals—the inheritance of a “wealthy widow,” for example—but they cannot be considered as a resource for the great majority. Relatively few aged units had any receipts such as lump-sum life insurance payments (including cash for policies surrendered), inheritances or large cash gifts, proceeds from the sale of a car or other large item, tax refunds, back pay, or awards for personal injury or damage. Only 1 in 14 nonbeneficiaries and fewer than 1 in 25 beneficiaries had any receipts of this kind (table 3.11). Also, the average amount of money reported by recipient units—when there were enough of them to produce a reliable mean—was less than \$1,000 (married beneficiaries, \$980; nonmarried nonbeneficiary women, \$870; married nonbeneficiaries, \$710). As income supplements, these lump sums were more frequently available to units who, presumably, were least in need of such supplementation—the high income group—and there is some evidence that these units were also more favored in the amount received.

Analysis of the relationship of asset ownership to income, together with more detailed analysis of the relationship of beneficiary status and age to assets, follows in the next chapter.

ASSETS AND NET WORTH

AFTER INCOME, the best single measure of the economic situation of an aged individual is probably his net worth. The net worth of a unit is defined as the value of all equity in owned assets less the amount of personal debt. Assets are defined to include deposits in banks and savings accounts and U.S. savings bonds (which together constitute liquid assets); marketable securities and the value of collectible loans to others (which, in combination with liquid assets, make up financial assets); equity in business, farm, and real-estate investment; and equity in a home. The asset totals thus do not include the cash value of life insurance, equity in annuities or retirement plans, or the value of automobiles and personal effects. It was not considered feasible to obtain information on the cash value of insurance; however, because life insurance is one of the most commonly held assets of older persons, there is interest in the frequency and size of holdings, and the respondents were asked to give the face value (table 4.8).

Among the aged, personal debts are generally so small in relation to total assets that distributions by size of assets and size of net worth are very similar. For example, married couples with one or both members aged 65 or over had a median net worth of \$10,860 and median total assets of \$11,180, a difference of only 3 percent (tables 4.1 and 4.2). In view of the small differences between net worth and total asset values, the discussion in this chapter, as well as in the next chapter, is based largely on assets rather than net worth.

Information on the size and composition of the assets held by aged persons is presented in this chapter. Data on the assets of units aged 65 and over are classified by beneficiary status. There are analyses of the relationship of beneficiary status and age (including persons aged 62 to 64) to ownership of assets and of the relationship of assets ownership to income, based on the classification of units into the three income groups.

THE POPULATION AGED 65 AND OVER

AMOUNT OF ASSETS

The median assets of units aged 65 and over in 1962 ranged

from a low of \$2,900 for nonmarried men and \$3,285 for nonmarried women to a high of \$11,180 for married couples. Including equity in a home, more than one-third of the couples and one-sixth of the nonmarried persons had assets of \$15,000 or more. Approximately one-sixth of the couples and two-fifths of the nonmarried men and women had either no assets or less than \$1,000 in assets. There were three times as many married couples with assets of \$15,000 or more as with no assets. Among the nonmarried, in contrast, the number with no assets was more than 50 percent greater than the number with \$15,000 or more.

Including home equity among the assets may obscure the picture of the effective financial resources of a person or family. When equity in the home is excluded, the proportion of people without assets is substantially larger. One-fourth of the couples and nearly two-fifths of the nonmarried men and women had no assets other than equity in a home. About the same proportion of couples had \$15,000 or more in assets, excluding the home, as had none at all, but there were only about one-fourth as many nonmarried persons in the highest asset group as there were nonmarried persons with no assets. The median holdings for couples aged 65 and over were \$2,950 when the home equity is excluded, compared with \$11,180 when it is included.

With regard to beneficiaries and nonbeneficiaries aged 65 and over, beneficiaries appeared to be less well off among the married, and better off among the nonmarried. This finding parallels the finding on income position and reflects to some extent the differences in age distribution.

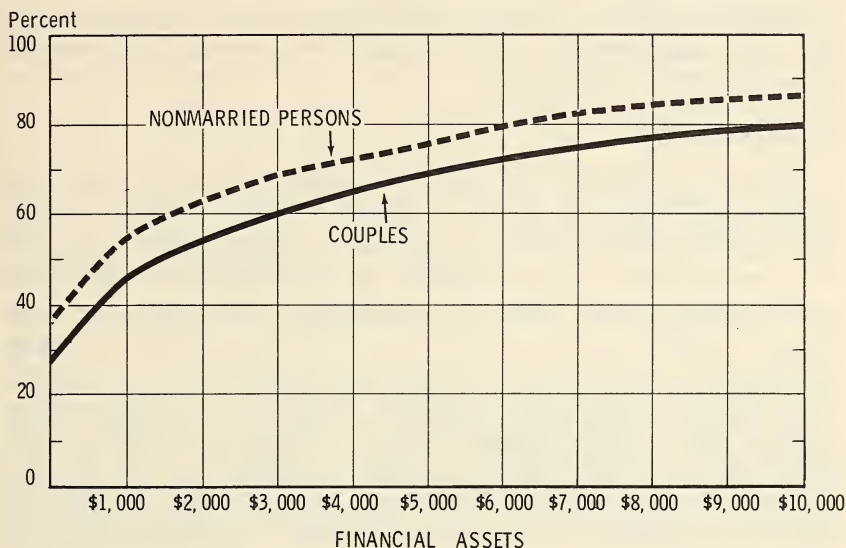
COMPOSITION OF ASSETS

Financial holdings constituted the most important type of asset (table 4.3). More than two-fifths of total assets for all persons aged 65 and over are represented by financial assets, of which more than half were liquid assets. Equity in a nonfarm home was next in importance, making up about one-third of the total.¹ Investment in other real estate and in a farm or business constituted the third form of asset holdings.

Two-thirds of the married couples aged 65 and over owned nonfarm homes in which they had an equity in 1962 (table 4.4). The

¹ A farm home was treated as part of the value of the farm. The category "nonfarm home" includes, for a few units, equity in a farm home where the value of such home was reported separately from the rest of the farm and excludes, for a few units, equity in a nonfarm home where the value was included in investment in other real estate or business.

Chart 4.1—Beneficiary units aged 65 and over with less than specified amounts of financial assets, 1962



median equity of married owners was \$10,100. About one-third of the nonmarried men and women owned nonfarm homes, and their equity was, on the average, somewhat lower. The median equity for men owning homes was \$7,270; for women, \$9,070.

Nearly two-fifths of the married couples and half the nonmarried men and women had less than \$500 in financial assets of any type (table 4.5). Of the beneficiary couples, nearly half had less than \$1,000 in financial assets at the end of 1962 and barely one-fifth had \$10,000 or more (chart 4.1). Of the nonmarried beneficiaries, about half reported financial assets of less than \$500 and roughly one-fifth had \$5,000 or more. Nonmarried persons not entitled to OASDHI benefits had even less. At the other extreme, about 1 in 7 married couples and 1 in 14 nonmarried men and women had financial assets of \$15,000 or more. About 1 in 7 married couples and 1 in 10 nonmarried men and women owned marketable securities (table 4.6).

Liquid assets made up more than half the aggregate financial assets of married couples and nonmarried women and nearly three-fourths of the financial assets of men who were not married. One-sixth of all liquid asset holdings consisted of U.S. savings bonds; deposits in banks and other financial institutions made

up the balance. The median amount of liquid assets held by married couple was about \$1,000, but nearly one-third had no liquid assets and two-fifths had less than \$500. About two-fifths of the nonmarried men and women had no liquid assets, and more than half had less than \$500. The median for these men and women was about \$300 (table 4.7).

PERSONAL DEBT

About 75 percent of the married couples and 90 percent of the nonmarried men and women aged 65 and over had no debts. Among those having debts, the median amount ranged from \$275 for nonbeneficiary women to \$470 for nonbeneficiary couples and nonbeneficiary men (table 4.9). Medians were lower for beneficiary couples and nonmarried men beneficiaries than for nonbeneficiaries, but there was no significant difference for nonmarried women. As age increases, the proportion having debts decreases among both couples and the nonmarried (table 4.17). This situation may reflect a greater tendency of the younger group to rely on consumer credit and, perhaps more strongly, the greater availability of such credit to them. Personal debts were small in relation to assets at each income level. Although the relatively well-to-do had personal debts about as often as those with less income, the amounts represented a smaller proportion of their income (table 4.12).

RELATIONSHIP OF AGE AND BENEFICIARY STATUS TO ASSETS

Age, employment status, and beneficiary status² all play a role in the pattern of asset ownership and net worth (tables 4.14 and 4.15). In general, the proportion with holdings and the median amount of those holdings declined with the advance in age of the head of the unit. There are several reasons why the value of asset holdings was higher among younger units. First, the employment earnings of people aged 62 to 64 were higher than earnings of the older groups. Second, the older the person, the more likely he was to have had his holdings reduced by high medical bills. Furthermore, in a period of relatively high employment, each age cohort

² Income data presented for beneficiaries in the preceding chapters related only to those who had been on the rolls for a full year, because income in the year of retirement is not meaningful in comparing the income of beneficiaries with that of nonbeneficiaries. Assets, however, are presented for all beneficiaries, which in effect shows them in a more favorable position than if only full-year beneficiaries were shown. Data for all beneficiaries have also been used in presenting the data on income with prorated assets.

of workers may be expected to reach retirement with a larger accumulation of assets than the previous cohort.

The effect of retirement upon the assets of the worker would not be expected to be immediate or dramatic. There were sharp differences in size of holdings, however, between those who had retired and those who continued to work and, for those not working, between those receiving OASDHI benefits and those who were not. Married couples, for example, who were receiving benefits and, generally, were retired had less in assets than did nonbeneficiary couples, who for the most part were still employed. Among those 73 years old and over, where retirement is the general rule, beneficiaries averaged greater holdings.

THE YOUNGER AND OLDER GROUPS AMONG THOSE AGED 65 AND OVER

The proportion of married couples with assets was about the same among beneficiaries as among nonbeneficiaries aged 65 to 72, but clearly lower for older nonbeneficiaries. The median amount of total assets was considerably smaller for beneficiaries than for nonbeneficiaries among couples and nonmarried men aged 65 to 72.

The relatively high holdings of nonbeneficiary couples aged 65 to 72 reflect their higher employment rate and income levels. Although only 6 percent of all men beneficiaries aged 65 to 72 had had full-time jobs for 50 weeks in 1962, nearly half the nonbeneficiary men in this age group had worked full time throughout the year (see table 7.3).

For couples aged 73 and over, on the other hand, the median asset holdings for beneficiaries were about twice those for nonbeneficiaries (table 4.15). In general, the oldest nonbeneficiaries were greatly disadvantaged in comparison with those aged 65 to 72. Among beneficiaries, however, this was not the case.

When the equity in nonfarm homes was excluded from assets, the relationship among the various groups was generally similar to that described above, even though the size of the holdings was substantially smaller. The median amount for beneficiary couples aged 65 to 72 was \$2,640, compared with \$3,810 for nonbeneficiaries in the same age group and \$3,270 for older beneficiary couples. For nonbeneficiary couples aged 73 and over the median was only \$920. The median holdings exclusive of an owned home were substantially less than \$1,000 for the nonmarried.

The pattern of financial assets was similar (table 4.16). A fourth or more of the beneficiary and nonbeneficiary couples aged

65 to 72 and the same proportion of the beneficiary couples aged 73 and over had no financial assets at all; nor did two-fifths of the nonbeneficiary couples aged 73 and over. Two-fifths of the nonmarried men and more than half the nonbeneficiary men aged 73 and over had no financial assets. Holdings were nominal for the great majority of the aged. Even among those with financial assets, the median holdings exceeded \$4,000 only for the nonbeneficiary couples aged 65 to 72 and beneficiary couples over 72 years of age.

THE GROUP AGED 62 TO 64

Up to age 72, when workers first become eligible for OASDHI benefits regardless of the amount of their earnings, beneficiary status goes hand in hand with low earnings and low assets. Fortunate by comparison are those who have employment beyond the general retirement age of 65 with earnings sizable enough to preclude their receiving OASDHI benefits. Least fortunate are those who must apply for reduced benefits at age 62 in order to supplement earnings too meager for subsistence or in order to have any income at all. Beneficiaries aged 62 to 64 had less in assets than either the beneficiaries aged 65 to 72 or the nonbeneficiaries in their own age group. Almost without exception, nonbeneficiaries were better off than beneficiaries from age 62 to 72.

Under the 1956 amendments, women workers and wives aged 62 to 64 are eligible for actuarially reduced benefits. Widow's benefits, however, are payable to eligible widows at age 62 without reduction. As three-fourths of the nonmarried women aged 62 to 64 were widows, it is not surprising that a relatively large proportion were drawing full benefits as widows. Among women in the age group 62 to 64, as among couples and nonmarried men, beneficiaries appeared to be less well off than nonbeneficiaries. They had more assets, however, than nonmarried men in the same age group.

Nonmarried nonbeneficiary women aged 62 to 64 were not only better off than their beneficiary counterparts but they were also better off than older women. About 40 percent of the younger beneficiary women worked in 1962 in comparison with 20 percent of the beneficiary women aged 62 to 64 and 20 percent of the nonbeneficiary women aged 65 to 72. The higher median assets of the more active, younger women are therefore to be expected.

WIDOWS AND OTHER NONMARRIED WOMEN

Among nonmarried women, those with the largest holdings were nonbeneficiaries aged 62 to 64 who were not widows, reflect-

ing the fact that fully two-thirds of them had earnings during 1962. The following tabulation compares the median total assets for widows and other nonmarried women:

	Widows	Other nonmarried women
Beneficiaries:		
Aged 62-64.....	\$4,765	(1)
Aged 65-72.....	4,045	\$8,980
Aged 73 and over.....	3,695	5,120
Nonbeneficiaries:		
Aged 62-64.....	5,120	11,310
Aged 65-72.....	1,395	2,835
Aged 73 and over.....	1,165	5,665

¹ Median not shown where base is less than 50,000.

With regard to total asset holdings, widows aged 65 and over had less than the younger widows and also less than other single women in the same age group.

Excluding home equity, the median assets for widows and other nonmarried women, regardless of beneficiary status, were as follows:

	Widows	Other nonmarried women
Aged 62 to 64.....	\$495	\$3,000
Aged 65 to 72.....	525	2,035
Aged 73 and over.....	435	1,410

RELATIONSHIP OF INCOME TO ASSETS

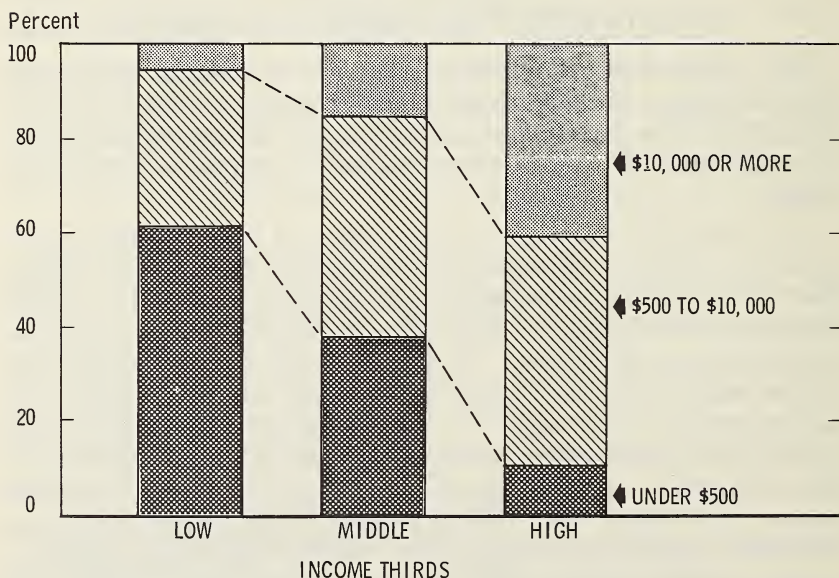
Not unexpectedly, the 1963 survey found a strong correlation between income and the amount of assets owned (tables 4.10, 4.11, and 4.13). The higher the income group, the larger the assets of people aged 65 and over, regardless of marital or beneficiary status.

The rise with income in the proportion of those holding assets is most striking if consideration is limited to financial assets. This means that those most in need of a supplement to current income are least likely to have assets on which they can draw to provide such a supplement. This inverse correlation becomes apparent when beneficiary units are classified into three groups on the basis of current income. Of the beneficiary couples in the low third of the income range, about three-fifths had less than \$500 in financial assets; of those in the middle third, about two-fifths had so little (chart 4.2). Only 5 percent of the couples in the low third and 15 percent of those in the middle third had \$10,000 or more in financial assets. For a period of a few years, \$10,000, or

even \$3,000, would contribute greatly to ease of living, but for those with 10, 15, or 20 or more years ahead, even \$10,000 would do little. In the top third, the proportion with some financial assets rose to more than 9 in every 10 for couples and about 8 in 10 for nonmarried persons.

Investments in business, farms, or real estate rise much less sharply with income than financial assets. The proportion with such holdings reached as much as one-third only for couples in the top income third, and about one-fourth for nonmarried persons in the top third. Some of those in the low income third, particularly the married men, had small farms or nonfarm businesses that were not very productive. Even though the incidence of homeownership was positively correlated with income, as were the other forms of assets, equity in a home constituted a larger share of the total asset holdings of low income units than it did for the high income group. In the aggregate, equity in a home was about twice as important and financial assets about half as important for the low income third as for the high income third, regardless of marital status. The proportions of assets represented by financial assets and by equity in a nonfarm home among couples and

Chart 4.2—Beneficiary couples aged 65 and over by amount of financial assets, by income thirds, 1962



nonmarried men and women are shown below for the high and low income thirds:

	Percent in—	
	Low income group	High income group
Nonfarm home equity:		
Married couples.....	50	25
Nonmarried men.....	46	26
Nonmarried women.....	58	27
Financial assets:		
Married couples.....	23	52
Nonmarried men.....	22	52
Nonmarried women.....	29	52

Investments in real estate, farms, or nonfarm business made up most of the remainder. There was no consistent relationship to income.

CHANGES IN HOLDINGS

CHANGES DURING 1962

Financial assets are particularly important as resources which may be drawn upon in emergencies—and in the case of the elderly the chance of illness comes first to mind—or to provide for the maintenance of living standards when income falls with retirement. The frequency with which the aged reported a decrease in their holdings during 1962 affords an index of the extent to which financial assets were serving such purposes.

About three-fourths of the units reported that the amount of their financial assets was about the same at the end as at the beginning of the year (table 4.18). About half of these had no assets or less than \$500 worth of assets. On the whole, the elderly were using up their assets; nearly 17 percent reported decreases during the year; less than half as many were able to increase their financial assets.

The proportion decreasing their assets did not vary consistently or greatly among marital status, age, or income groups.³ On the other hand, a definitely larger proportion of those who had been in any medical institution during the year reported a decrease in their assets—about 25 percent—as compared to 15 percent of those who did not have a hospital episode (table 4.18). Expenditures for illness or health emergencies, along with requirements for ordinary living, were given as the major reasons for a decrease.

³ See chapter 12 for information on changes in financial assets as related to living arrangements.

Increases in assets were most frequently reported by those in the top income and younger age groups (tables 4.19 and 4.20). These were the people most apt to be working. Married couples, particularly those in the high income group, increased their assets more frequently than the nonmarried women. Some 20 percent of these high-income married couples reported increases, more than those reporting decreases in this group. Although the need for medical care in an institution affected the proportion who decreased their financial assets, it did not affect the relatively small proportion who increased their assets.

CHANGES FOR BENEFICIARIES, 1957 TO 1962

From 1957 to 1962 there was little change in the proportion of beneficiary couples with assets. Comparison of the beneficiaries who had been on the OASDHI rolls for at least a year at the time of the survey with a similar group studied in late 1957 shows that for both periods the proportion reporting assets was nearly 90 percent for couples (table 4.21). For nonmarried men and women, however, the proportion reporting assets increased from about two-thirds to three-fourths. There was little gain in the proportion reporting equity in a nonfarm home—about two-thirds for couples and one-third for others in both 1957 and 1962. The relative number of married couples with any financial assets was less than three-fourths in both periods. About three-fifths of the nonmarried had such assets in 1957 compared with nearly two-thirds in 1962. The median values of the assets, however, did increase during this period. For couples, total assets and equity in a nonfarm home were about a fourth greater in 1962 than in 1957; financial assets were a sixth greater in 1962 (unadjusted for price changes).

INCOME WITH PRORATED ASSETS

IF THE ASSETS of all persons in the United States aged 65 and over could be converted to income prorated over the expected life of the holder, the median income for aged couples in 1962, with equity in the home excluded, would be raised from \$2,875 to \$3,130. The median would be raised from \$1,365 to \$1,560 for nonmarried men; \$1,015 to \$1,130 for nonmarried women.

Such an addition of distributed assets to income would increase the inequality of the income distribution. It would still leave more than a third of the couples and about two-thirds of the nonmarried with insufficient income to live independently at the "modest but adequate" budget standards of the Bureau of Labor Statistics.

The objective in this chapter is to focus on a measurement that combines data on the income and assets of the survey units, as well as their age and sex. Called "potential income," this measurement involves an arbitrary proration of assets, plus earned interest, over the expected life of the survey units. Although this is a statistical construct, it serves as a convenient device for grouping together units having approximately the same economic position when both income and assets are considered and thus for showing how the size distribution of current money income would be altered with assets taken into account in this way.

POTENTIAL INCOME: CONCEPT AND MEASUREMENT

In order to express the economic position of units with any combination of income and asset holdings and to group the units with broadly equivalent positions, "income with prorated assets"—in other words, potential income—was computed for each unit. The following procedure was used.

Assets were assumed to be capable of earning a 4-percent annual rate of return. The principal and the appropriate interest amounts were divided over the expected remaining years of the unit's life in equal annual sums so that the assets would be exhausted at the end of that period. The annual amount computed in this way was added to the current money income less income actually received from assets.¹ For couples, proration was based

¹ The amounts that were subtracted were interest on deposits in banks, credit unions, etc.; interest or dividends on stocks and bonds; and 4 percent of any amounts reported as invested in a business or farm.

on a joint probability: the number of years of life remaining for husband and wife together and the number either spouse might survive alone to draw two-thirds of the annual portion of asset holdings previously available to the couple.² In a few cases—usually those in the lower end of the age range, or couples who had assets other than equity in a home—the actual return was greater than the 4 percent used in the computation, and the prorated amount of assets added was less than the amount subtracted.

The adoption of these procedures, although in effect assuming the conversion of assets into life annuities, does not in any way bear upon the question of the feasibility or the desirability of this form of asset management for individuals. The advisability of such conversion would, indeed, be subject to many conditions and considerations important for the individuals involved. The conversion of the owned farm or other business holdings into prorated assets, for example, is recognized as particularly unrealistic. However, in order to achieve the objective of measuring equivalence of economic status within broad population groups, such assets have been included.

As an illustration of the concept and measurement of potential income, some questions may be raised, and answered, about groups of individuals with different combinations of income and assets. It would be generally agreed that persons with incomes of, say, \$1,500 and asset holdings of \$10,000 are better off than those with the same income and no assets. But would they be better off than others with an income of \$2,000 and with \$1,000 in assets? If these persons were all nonmarried women aged 65 and were currently receiving a 4-percent return from their assets, all would have about the same potential income—actual income minus the income from assets plus prorated assets—of slightly more than \$2,000. For those with \$10,000 in assets, \$900 of this amount would be income from prorated assets. If the latter group were aged 85 instead of 65, the potential income would be appreciably greater—about \$3,600, with more than \$2,500 from prorated assets.

An owned home, unlike other assets, is not normally acquired as a source of future money income or as a reserve for contingencies but rather for the services and satisfaction it yields as a place of family living. Accordingly, potential income has been calculated

² The factors needed in the computation were developed by the Division of the Actuary. The United States Life Tables for 1959 were used in determining life expectancies by age and sex. For simplicity in calculation for married couples, the wife was arbitrarily assumed to be 5 years younger than the husband and the joint life expectancies were computed on that basis.

both including and excluding home equity among the assets prorated. For many purposes it may be more reasonable and realistic to exclude the owned home from prorated assets, especially since sale of the home would increase the need for income to cover rental costs. Such costs tend to run higher than the expense of ownership, particularly for the large group of the elderly who own their own homes clear of mortgage.

The distributions of couples and of nonmarried men and women aged 65 and over by level of potential income and the median amount of such income are compared with the distributions of the same groups by level of actual income. Comparisons are presented for beneficiaries under the OASDHI program and for non-beneficiaries, for three age groups. A cross-tabulation of units by actual income and by income with prorated assets other than owned homes provides information on the proportions of units whose potential income is considerably higher than or about the same as their actual income. Finally, the income with prorated assets other than the owned home of units with no income from earnings is reviewed. Those units who are receiving income from earnings may still be increasing their asset holdings. Those who no longer have such income are more likely to be drawing upon assets previously acquired. An understanding of the potential income of this group seems of special interest.

COMPARISON OF POTENTIAL AND ACTUAL INCOME

Distributions of survey units by actual and potential income are remarkably similar (table 5.1). When the comparison is based upon income with prorated assets other than the home, the differences that do exist usually amount to only 1 or 2 percentage points at any income interval. Differences are definitely larger when the owned home is included in the prorated assets. An indication of the shifts in the distributions may be obtained through a comparison of the medians for units aged 65 and over, shown below:

	Actual income	Income with prorated assets	
		Excluding home equity	Including home equity
Married couples.....	\$2,875	\$3,130	\$3,795
Nonmarried men.....	1,365	1,560	1,845
Nonmarried women.....	1,015	1,130	1,395

Although the median potential income is about 10 percent greater than actual income when home equity is excluded and a

little more than 30 percent greater when home equity is included, these shifts in the medians do not indicate the amounts that prorated assets would add in the aggregate to current income. The distributions of potential income are even more skewed to the right than are the distributions of current income, and the inequalities in the distributions are increased.

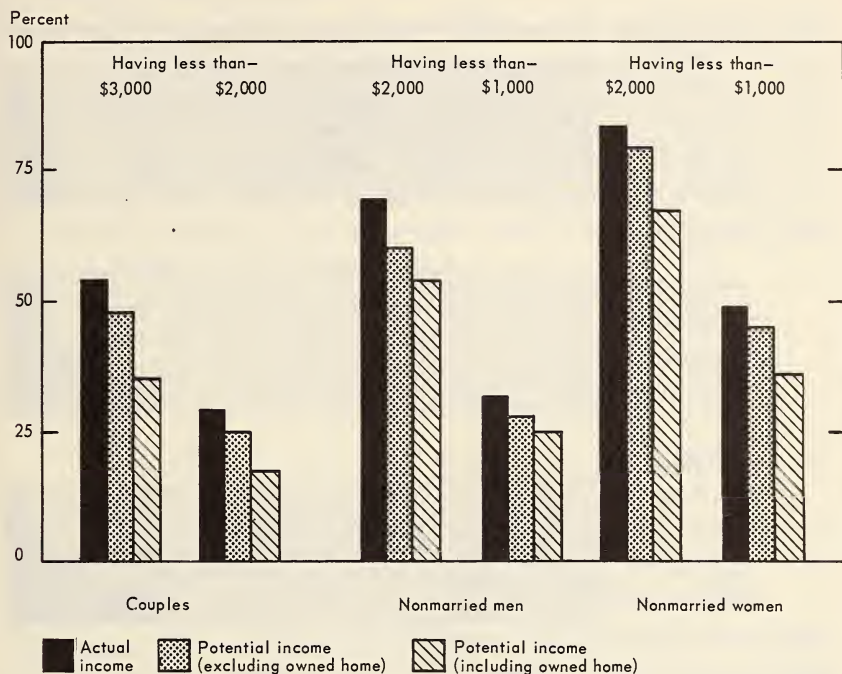
The greater shift in the distribution when equity in the home is included among the assets reflects the importance of such equity and the extent of homeownership as a major form of assets among aged persons with relatively low incomes. Not that homeowners do not have higher incomes, in general, than nonhomeowners: the median income of homeowning couples was nearly \$3,000 as compared with \$2,500 for nonhomeowners (table 5.1); the median incomes of holders and nonholders of stocks, for example, would show a much greater discrepancy.

Another way of relating potential to actual income is to compare the percentages of units at less than a given level. About 42 percent of the couples had actual income of less than \$2,500, the low-income cut-off point, which approximates the level of the BLS budget for a retired couple at a "modest but adequate" level of living. Thirty-six percent had less than \$2,500 if prorated assets excluding the owned home were added to income. It is not appropriate to relate to this benchmark the proportion of couples with less than \$2,500 in potential income when the equity in the owned home is prorated because the \$2,500 cost estimate assumes that a majority of units own their homes. If all units are assumed to rent their homes the cost of the "modest but adequate" budget would be higher.

For an individual living alone, the estimated amount required to provide the "modest but adequate" standard was \$1,800. Those nonmarried men and women having income of less than \$2,000 and those with less than \$1,500 as measured by the concepts—actual money income and income with prorated assets excluding the owned home—are shown in percentage terms in the following tabulation:

	Nonmarried men with income less than—		Nonmarried women with income less than—	
	\$2,000	\$1,500	\$2,000	\$1,500
Actual income.....	69	57	83	70
Income with prorated assets (excluding equity in owned home).....	60	48	79	66

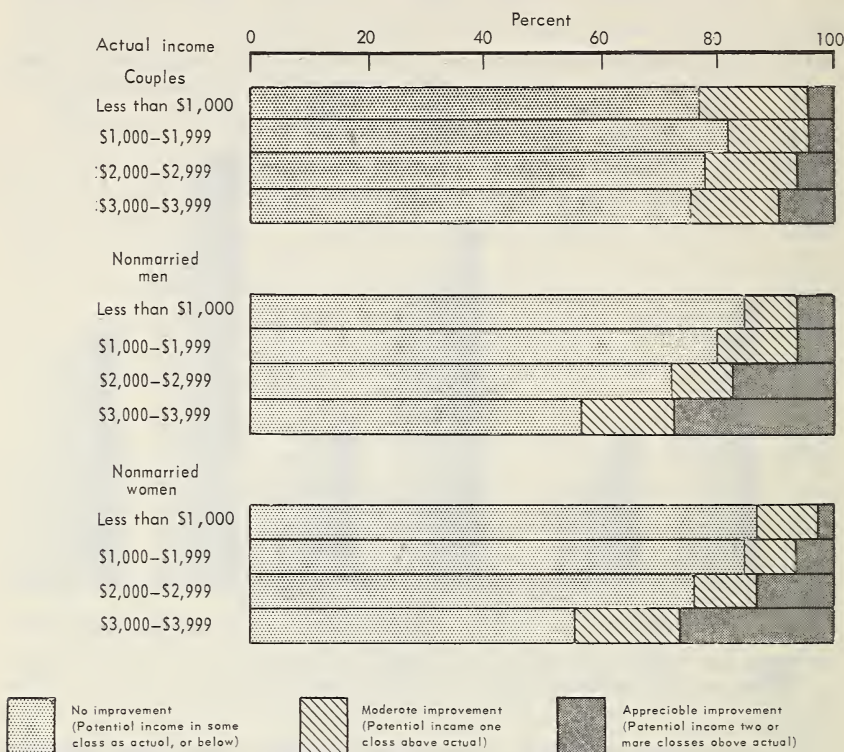
Chart 5.1—Actual and potential income by specified income level for units aged 65 and over, 1962



The percentages of the survey units with income (actual and potential, including and excluding the owned home) of less than \$3,000 and less than \$2,000 for couples and, for nonmarried men and women, of less than \$2,000 and less than \$1,000 are shown in chart 5.1. These levels cover, in general, the critical ranges of concern in much of the discussion of identification of the "poor."

The role of assets may also be judged by examining the proportion of those at each income level who shift into a higher level when the classification is by potential income. A cross-tabulation of the units by actual income and by income with prorated assets excluding the owned home permits the measurement of such shifts. Those units with no assets, or with assets so small that their potential income falls in the same \$1,000 intervals as their actual income, are classified as having "no improvement." The few units whose potential income falls in a lower interval than their actual income are also classified in this way. The units who shift into the next higher income class with the addition of prorated assets are grouped as having "moderate improvement," and those who shift

Chart 5.2—Shifts in income level with addition of prorated assets (excluding home equity) for units aged 65 and over, by extent of improvement, 1962



two or more classes, as having “appreciable improvement.”

The results reflect the fact that most of the units with low incomes have little in the way of assets, especially when equity in the home is excluded (table 5.3 and chart 5.2). Most of the units—more than four-fifths of the nonmarried men and women and three-fourth of the couples—with actual incomes of less than \$3,000 remain in the same income interval when classified by potential income. The proportion remaining in the same class is greater at the income levels below \$3,000 than in the \$3,000–\$5,000 class. Conversely, the proportion with “appreciable” improvement increased with income, particularly among the nonmarried. Four percent of the couples with actual income of less than \$2,000 showed an appreciable improvement when classified by potential income; of those with actual income of \$3,000–\$3,999, the improvement was substantial for 9 percent. For nonmarried men, on the other hand, 6 percent of those with actual income of

less than \$2,000 but 27 percent of those with \$3,000–\$3,999 showed an appreciable improvement. The pattern for nonmarried women was similar to that for nonmarried men.

BENEFICIARY STATUS

The next question to be explored concerns the pattern of change found for OASDHI beneficiaries and for nonbeneficiaries. Do the results found for all those aged 65 and over hold for both these groups when their actual income is compared with their potential income? Differences between actual and potential income for beneficiaries and nonbeneficiaries are fairly similar as shown by the following medians; the differences tend to be a few percentage points greater for the beneficiaries:

	Actual income	Income with prorated assets	
		Excluding home equity	Including home equity
Married couples:			
Beneficiaries.....	\$2,800	\$3,020	\$3,685
Nonbeneficiaries.....	3,580	3,835	4,585
Nonmarried men:			
Beneficiaries.....	1,405	1,640	1,960
Nonbeneficiaries.....	1,145	1,325	1,560
Nonmarried women:			
Beneficiaries.....	1,225	1,330	1,630
Nonbeneficiaries.....	755	815	960

Changes in beneficiary-nonbeneficiary relationships when measured by potential rather than actual income are the net result of an intricate pattern of differences in the level of assets, their distribution by income class, and the average ages of the individuals in the beneficiary-nonbeneficiary groups being compared. Thus, the beneficiary couples had less in assets than the nonbeneficiaries, but they were somewhat older; the nonmarried men and women beneficiaries had somewhat greater assets than the nonbeneficiaries, but they were somewhat younger. Asset holdings increased rather more steeply with income for nonmarried beneficiary men than for the other groups.

Comparison of the actual and potential income of beneficiaries and nonbeneficiaries has also been made on the basis of the percentage of the units with income less than a specified amount. The proportion of couples aged 65 and over with less than \$2,500 is shown below:

	Bene- ficiaries	Nonbene- ficiaries
Actual income.....	42	38
Income with prorated assets (excluding equity in owned home).....	37	35

These data suggest greater improvement in position for beneficiaries than for nonbeneficiaries. Similar relationships hold for nonmarried men and women at two income levels—less than \$2,000 and less than \$1,500—as shown by the following percentages:

	Nonmarried men		Nonmarried women	
	Bene- ficiaries	Nonbene- ficiaries	Bene- ficiaries	Nonbene- ficiaries
Less than \$2,000:				
Actual income.	69	69	80	86
Income with prorated assets (ex- cluding equity in owned home).	59	64	75	84
Less than \$1,500:				
Actual income.	55	59	64	79
Income with prorated assets (ex- cluding equity in owned home).	46	54	58	76

Perhaps the most striking finding emerging from this analysis is that more than half the nonmarried nonbeneficiary men and three-fourths of the nonbeneficiary women had potential income of less than \$1,500 (excluding home equity).

In general, among all units aged 65 and over, the proportion with moderate or appreciable improvement increases as income increases, and conversely the proportion whose potential income is at the same level as their actual income or at a lower one declines as income increases (table 5.3).

AGE

There is a tendency for asset holdings to decrease with age, especially if no member of the unit is working. On the other hand, of course, the life expectancy decreases, and the prorated amount to be added to actual income increases with age. Comparison of the groups aged 65 to 72 and aged 73 and over suggests that the decrease in life expectancy is the stronger influence (table 5.4). Differences between actual and potential income are generally greater for the group aged 73 and over than they are for the younger group.

The decrease in income with age is thus less striking when potential income rather than actual income is compared. The median actual income of married couples aged 73 and over was, for example, 30 percent less than that of those aged 65 to 72; the median income with prorated assets was 24 percent lower when home equity was excluded. Only for the relatively small group of nonbeneficiary nonmarried men was the percentage difference between potential and actual income less for the older than for

the younger group. The level of asset holdings of the older men was very much lower—so low that the age advantage was not sufficient to overcome the difference. Although there is some tendency for the ratio of potential to actual income to be higher for the group aged 65 to 72 than for those aged 62 to 64, this tendency was neither very striking nor consistent for the various marital-beneficiary comparisons. The difference according to age is not so great as in the previous comparison, and assets may be greater or less, depending in large part upon employment and earnings.

EARNINGS

Differences in median income between earners and nonearners appear to be greater for potential than for actual income (table 5.2). Those with no income from earnings have lower assets, and even though they were an older group their median position was not improved by more than about 10 percent, in general, by the proration of assets. The differences between the median income of those with and those without earnings are especially great for the nonbeneficiaries in both dollar and percentage terms, whether measured by actual or potential income.

A more significant comparison may be that of the earners who are not beneficiaries with nonearners who are beneficiaries. The data suggest, at least for the group of persons presently approaching retirement, that the assets they own cannot be expected to cushion the drop in income that inevitably accompanies withdrawal from the labor force. If the nonbeneficiary earners represent the preretirement group and the beneficiaries without earnings the retired, the actual income of the former (with a deduction of, say, 5 percent for savings) may be compared with the potential income of the latter as estimates of consumption levels. (The use of potential income assumes dissavings of the amount of prorated assets). For couples, these estimates are \$4,745 as the preretirement level and \$2,550 as the postretirement level. The comparable estimates for nonmarried men are \$3,755 and \$1,580. An allowance for taxes would narrow the gap; nevertheless, assets would not appear sufficient to prevent a considerable reduction in the level of living following retirement.

DISADVANTAGED BENEFICIARIES

IN THE FOREGOING chapters in part II, attention has been drawn to the relative position of beneficiaries and nonbeneficiaries. It is generally assumed that certain types of beneficiaries, as compared with other beneficiaries, are particularly disadvantaged: those receiving the minimum primary insurance amount, widow beneficiaries (i.e., widows entitled on the basis of their husband's work record), and beneficiaries who had been entitled to benefits for a long period of years. This chapter draws together data on the income and the assets of these three groups in an effort to determine whether they are indeed disadvantaged and, if so, to what extent.

Since the monthly benefit under the OASDHI program is based on the average monthly earnings of the worker while in covered employment, those who had very low earnings, irregular covered employment, or both, receive only minimum benefits. Women who had been dependent for support on a deceased husband receive widow's benefits amounting to 82½ percent of the amount to which the husband would have been entitled if retired at the time. Beneficiaries of any type who have been receiving benefits for a number of years presumably have been drawing on whatever assets or other retirement resources they had for current income, and this would have reduced the amount of supplemental income available to them. Also, they are the least likely, because of advanced age, to be able to work at all.

The term "retired" as applied to beneficiaries in the text and tables of this chapter means "entitled to benefits on their own earnings records."

BENEFICIARIES WITH THE MINIMUM PRIMARY INSURANCE AMOUNT

Benefits based on the minimum primary insurance amount (PIA), which was \$40 at the time of the 1963 Survey of the Aged, were being received by twice as large a proportion of non-married beneficiaries as beneficiary couples (table 6.2). More retired women were at the minimum than were nonmarried retired men or aged widows. Conversely, there was twice as large a proportion of married beneficiary units as of nonmarried units

at the PIA level of \$100 or more and a smaller proportion of retired women than any other type of beneficiary with a PIA of \$100 or more. There were no marked differences at the \$60-to-\$99 PIA level. The PIA of married men whose wives were not entitled was similar to that of men whose wives were entitled.

Almost one-fourth of the entitled wives of retired men were receiving benefits based on their own earnings record, solely on their own record, if their benefit exceeded the amount they would receive as entitled wives, or on their own and their husband's record combined (table 6.3). More than half the retired wives whose husbands were entitled at the minimum PIA level were themselves also entitled at the minimum level; in contrast, only a third of the retired wives whose husbands were entitled at the highest PIA level were themselves entitled at the minimum level. The difference reflects the fact that a wife's earnings are likely to be correlated in size with her husband's earnings.

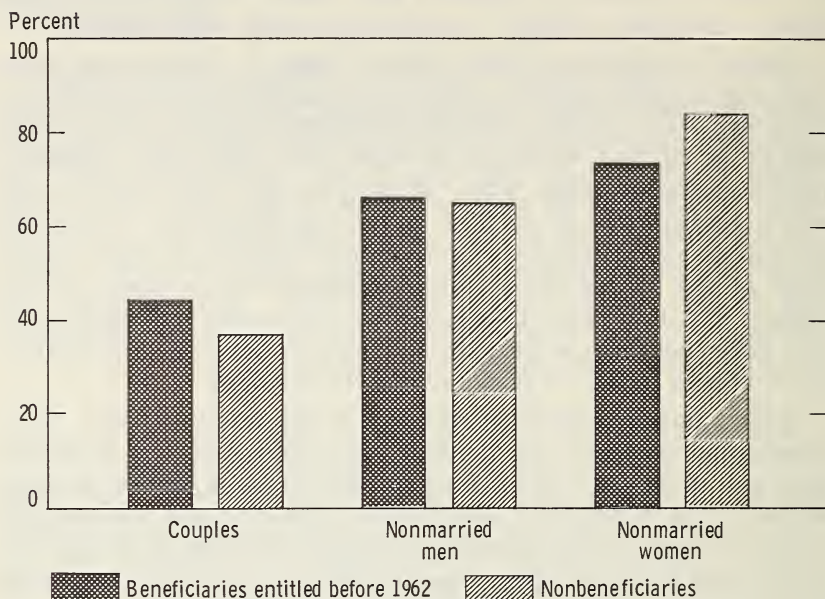
Among nonmarried beneficiaries with the minimum PIA, there were proportionately over twice as many retired women as retired men and more than three times as many retired women as aged widows. The differences were not as marked at the intermediate PIA levels, but contrasts are again apparent at the \$100-and-over level; more than two-fifths were retired men, one-third were aged widows, and less than one-fourth were retired women.

The median total income of the beneficiaries with the minimum PIA was less than half that of beneficiaries with a PIA of at least \$100 (table 6.4). Even those with a low PIA of \$41 to \$59 had incomes that were, on the average, one-fifth to one-third higher than those at the \$40 minimum. The direct relationship between total income and PIA is apparent for each of the beneficiary groups; at each higher PIA interval, income was higher.

On the average, beneficiaries who had earnings during the survey year had close to one and a half times as large a total income as that of beneficiaries who had no earnings. Fewer nonmarried than married beneficiaries had income from earnings. Beneficiaries receiving the minimum PIA were somewhat less likely to have had earnings than those at higher levels, but otherwise there was little relationship between PIA and receipt of such income (table 6.5).

The situation was reversed in the case of public assistance. More than one-fourth of the retired men and one-fifth of the nonmarried women with a minimum PIA were receiving public assistance (table 6.9). By contrast, barely 1 percent of the beneficiaries with a PIA of \$100 or more received assistance.

Chart 6.1—Beneficiaries and nonbeneficiaries aged 65 and over with “less than adequate” income, 1962



Note: "Less than adequate" income defined as less than \$2,500 for married couples; \$1,800 for nonmarried persons.

In 1962 about 44 percent of the beneficiary couples and 72 percent of the nonmarried beneficiaries had less income than required to live independently at a "modest but adequate" level—\$2,500 for a couple, \$1,800 for an aged person alone (chart 6.1). Among those at the minimum PIA level, 8 in 10 retired married men and their wives had income below the "modest but adequate" level, as did about 9 in 10 nonmarried persons (table 6.8). The situation of those at the \$41-to-\$59 level was not sharply different. Only at the highest PIA level was the number of beneficiaries units below the "modest but adequate" level markedly lower (1 in 5 of the married retired men and the nonmarried retired women, 2 in 5 of the nonmarried retired men, and 3 in 5 of the aged widows). The higher proportion of poor among those with a lower PIA is partly due to their low OASDHI benefits. Since the PIA is associated with the amount of covered earnings, relatively few recipients of low benefits had substantial reserves or savings upon retirement.

At the minimum PIA level only one-third of the aged widows

and less than half the other beneficiaries had any retirement income other than OASDHI (table 6.6). Except for nonmarried men at the \$41-to-\$59 level, the proportions with retirement income other than OASDHI increased with each successive PIA level. The pattern is more or less consistent for each of the sources of retirement income except veterans' benefits, which are related more closely to need than to earlier wage levels (table 6.7).

By contrast with the differing proportions of beneficiaries with retirement income other than OASDHI, the median amounts for those with such income were likely to be as high for beneficiaries with a minimum PIA as for beneficiaries with a higher PIA. Thus, some beneficiaries with small OASDHI benefits had substantial resources; most of them had probably earned OASDHI coverage on a second job, either concurrently with their regular occupation or after retiring with a pension.

Some of the beneficiaries at the minimum PIA level may have had short-term or irregular employment over an extended period, but for many, the minimum PIA reflects earnings gained during periods of lower income and in some cases years of depression.¹ They were in an unfavorable income position because the factors which resulted in the small benefits also precluded much, if anything, in the way of other sources of income. On the other hand, beneficiaries above the minimum PIA level enjoyed only a small income advantage over them. A substantial number were below the "modest but adequate" level of living and, although many of them had sources of income other than OASDHI benefits, the amounts were modest. The great majority of the aged can count on little regular income in addition to their social security benefits.

WIDOWS

Even though the amount of benefits payable to widows of workers insured under OASDHI (termed "survivors" in this section) is 82½ percent of the amount that the husband would have received at age 65, their median benefit was somewhat higher than that of widows who received benefits on their own work records ("retired widows"). None of the survivors received less than \$40 (they are not subject to an actuarial reduction at ages 62 to 64), and 15 percent received the \$40 minimum, while 32 percent of the retired widows received \$40 or less (table 6.14).

¹ Differences in covered work experience of workers entitled to benefits in 1964 are described in the March 1967 issue of the *Social Security Bulletin* (L. A. Epstein, "Workers Entitled to Minimum Retirement Benefits Under OASDHI"), pp. 3-13.

A third of the retired widows had income from earnings as compared with 17 percent of the survivors (table 6.11). Somewhat more of the latter group had income from interest, dividends, and rents and somewhat fewer were dependent on public assistance to supplement their incomes. More retired widows than survivors had income of \$2,000 or more (table 6.10). This reflects, in part, the fact that twice the proportion of retired widows as of survivors had worked during 1962.

Although survivors had slightly less income, on the average, than retired widows, they fared better in asset holdings and the income derived therefrom (table 6.12). The median net worth without owned home was \$860 for survivors and \$655 for retired widows. With homeownership, the median net worth of survivors was almost twice that of retired widows (\$4,780 as against \$2,560). More than a fourth of the survivors had a net worth of \$10,000 or more (table 6.13). The advantageous position of the survivors was probably due to the fact that they were older, on the average, when widowed, than the retired widows and likely to have drawn less upon their assets in the shorter period of widowhood.

The economic position of retired widows is even less favorable when compared with that of other nonmarried retired women (divorced, separated, or never married). The following tabulation compares medians of benefits, income, and financial assets for these groups:

	Retired women	
	Widows	Nonwidows
Monthly benefit.....	\$60	\$70
Annual income.....	1,200	1,565
Financial assets.....	430	1,945

Most of the nonwidowed group consists of those who had never married and therefore had a relatively full employment record with higher earnings on which their benefits were based. The labor-force participation of widows has usually been interrupted by marriage and childbearing and, with fewer years of employment than the nonwidowed, they could not have accumulated as much in assets by their own savings.

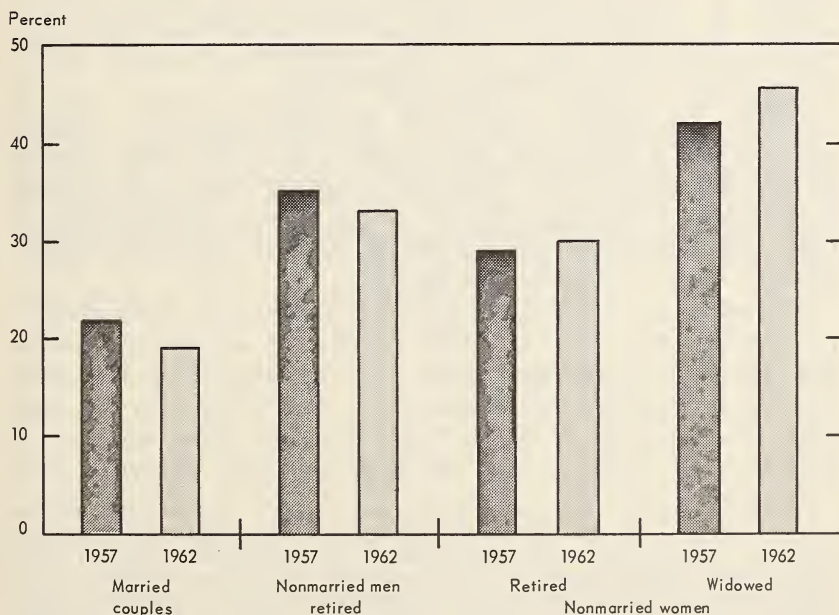
BENEFICIARIES ENTITLED BEFORE 1956

People who have retired are particularly vulnerable to rising costs. Even if prices remained stable, their relative economic position would worsen as they grew older since their financial

resources are likely to be depleted and they are less able to work. Between the time of the National Survey of OASI Beneficiaries, 1957, and the 1963 Survey of the Aged, several amendments to the Social Security Act were enacted for the purpose of improving the financial situation of the aged. Amendments that helped beneficiaries already on the rolls were the increase of the minimum primary insurance amount from \$30 to \$40, the increase of widow's benefits from 75 percent to 82½ percent of primary insurance amount, a 7-percent benefit increase to all beneficiaries, and provision for recomputation of the PIA to take into account earnings of \$1,200 or more after entitlement.

Beneficiaries, in general, were better off financially in 1962 than in 1957 (chart 6.2). This more favorable income position reflects the large proportion of the beneficiaries in the 1963 survey who came on the rolls after 1955.² They had higher earnings levels

Chart 6.2—Beneficiaries aged 65 and over with income of less than \$150 per person other than OASDHI benefits, 1957 and 1962



Note: Beneficiaries entitled before the years specified.

² Of the full-year beneficiaries in the 1963 survey, 63 percent became entitled in 1956 or later.

and consequently higher benefits. A large proportion had benefits based on earnings after 1950 with as many as five years of lowest earnings excluded from the calculation. On the whole, their incomes exclusive of benefits were slightly higher even in constant dollars in 1962 than in 1957, more owned their homes, and they were less often public assistance recipients.

These data, although informative of the economic position of all beneficiaries at two dates, are not representative for beneficiaries at different stages of their life span. Such a representation is made possible by an analysis limited to beneficiaries in the 1963 survey who were entitled before 1956 and therefore were represented in the 1957 survey. Comparison of the 1957 data and 1963 data for only those beneficiaries who were first entitled to benefits before 1956 provides a basis for evaluating changes in income position over a 6-year period. Although the two sets of data are not for identical individuals, the same types of full-year beneficiaries are compared (table 6.15).³

When the 1957 dollar figures are converted to 1962 prices,⁴ it appears that from 1957 to 1962 the median amount of OASDHI benefits for the beneficiaries entitled in 1955 or earlier had increased (in constant dollars) by 7 percent for married men with entitled wives, 4 percent for retired nonmarried men and women, and 6 percent for aged widows (table 6.20).

Despite the increase in benefits, the total income in constant dollars in 1962 was lower than in 1957 for beneficiaries entitled before 1956 (table 6.16). The largest decrease was in the incomes of the retired nonmarried women; these were 11 percent lower in 1962. The incomes of nonmarried retired men were only slightly affected, with a decrease of 2 percent.

If benefits are excluded, the decrease in income is much greater. The income other than OASDHI benefits of nonmarried women and aged widows decreased much more than that of the men, both married and nonmarried (table 6.17). The differences are most likely accounted for by the fact that more men than women supplement their benefits with earnings and men generally have

³ The 1957 survey data had a larger proportion of beneficiaries entitled before 1950 than did the 1963 survey group of beneficiaries entitled in 1956 or earlier. Those who were entitled before 1950 were older and had lower income, with benefits based on lower earnings, than those entitled in the period 1950-55. The median income and assets of those in the 1963 survey entitled in 1955 or earlier (as shown in tables 6.16-6.18) are doubtless higher, therefore, than they would be if based on reports only for persons living and entitled in both periods (such as would be available from a longitudinal study yielding information from the same units in the 2 time periods). The decrease in income and assets of those living in both periods would therefore be greater than the decreases reflected in these tables.

⁴ Based on Consumer Price Index (1957-59 = 100).

higher earnings than women. The fact that there was much less of a decline for retired women than for widows may be because retired women, having had more work experience than widows, were more likely to have earnings.

The proportions receiving public assistance in 1962 did not differ significantly from 1957. In 1962, as in 1957, public assistance served as a supplementary source of income more frequently for nonmarried than married beneficiaries and most frequently for nonmarried men (table 6.21).

For most aged people, the home they own is their most significant asset and they manage to keep their homes despite advancing age. Aged widows entitled in 1955 or earlier were the only group with a significant drop in homeownership from 1957 to 1962 (table 6.19). They were older, on the average, than other beneficiaries and with advancing age, more likely to share a relative's home. Financial assets of couples and nonmarried women declined from 1957 to 1962 (table 6.18). Nonmarried men, however, increased their holdings substantially, possibly by surrendering life insurance policies or selling their homes or other real estate.

The real income position of beneficiaries entitled in 1955 or earlier was less favorable in 1962 than in 1957 despite an increase in the benefits that helped ward off a more rapid deterioration of their economic situation. Regardless of higher social security benefits, the effectiveness of the benefit diminishes for those already on the rolls since benefit increases do not keep pace with earnings and price changes. The longer a beneficiary is on the rolls, the more unfavorable his income position becomes when compared with the income position of those who have been beneficiaries for shorter periods of years.



Part III

EMPLOYMENT AND RETIREMENT

by

ERDMAN PALMORE

assisted by

GERTRUDE L. STANLEY

For many people the years of "age 65 and over" mark a period of transition between employment and retirement, between living on earnings and living on a pension. While some are working full time, others are no longer members of the labor force. Some of those in the labor force plan to continue working and others anticipate the leisure of retirement. The measures used in analyzing the findings of the 1963 survey reflect this process of transition. "Working 50 weeks of the year," "working part time," or "not at work" were some of the measures of employment and, by the same token, also of retirement. The person who withdraws only three months of the year, the person who works part time, the person who retires from one job and receives a pension but continues to work full time at another job—any of these might have described himself as having retired. The following chapters report how much those aged 65 and over were working and to what degree they had retired, and they explore what factors were the most influential. Age was one of the most important; other factors were income, the type of work, health, and beneficiary status.

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WORK AND EARNINGS

TO WORK or not to work is a question faced by increasing numbers of aged persons. The question is not a real one for many—those who could not get a job if they wanted one because they have no salable skills or because they are disabled. Because of the growth in public and private retirement benefits, however, more and more of the aged have a real choice: work or retirement.

Their decision usually affects their income, their style of life, and their relations with their family and the rest of society. On the aggregate level, their decisions affect the labor force, the market, and the cost of public and private retirement insurance programs.

In chapter 7, except for a brief comparison of all beneficiaries with nonbeneficiaries in the several age groups with regard to earnings and work experience, only full-year beneficiaries are included in comparisons of beneficiaries and nonbeneficiaries. The rates for part-year beneficiaries fell between those for full-year beneficiaries and the nonbeneficiaries in terms of earnings and percentage with full-time, year-round work; part-year beneficiaries, however, showed a much higher percentage with some work and a somewhat higher percentage with full-time work than did the nonbeneficiaries, because many of them had been working during the part of the year before they became beneficiaries. The part-year beneficiaries were thus a rather unusual group, and their inclusion with full-year beneficiaries would tend to obscure the differences between full-year beneficiaries and nonbeneficiaries. In chapter 8, all beneficiaries are included.

Since World War II there has been a steady trend toward more retirement among aged men. Nevertheless, aged workers constituted a slightly higher proportion of all workers in 1962 than they did in 1950 (table 7.1). This apparent contradiction is explained by the increasing proportion of the population who are aged and by the growth in the proportion of aged women who work.

About a fourth of all persons aged 65 and over were employed

at some time in 1962,¹ and more than one-fifth of all aged men usually had full-time jobs.² The men with any work earned an average of \$2,550; for women the average was \$1,283. For men who worked full time the year around (50 or more weeks), average earnings were \$4,259. Altogether, persons aged 65 and over earned at least \$10 billion in 1962. Thus their earnings continue to be important, both to the aged themselves and to the total economy.

AGE DIFFERENCES

WORK EXPERIENCE

Age is a crucial factor in determining what percentage of the older population works. As age increases, the proportion employed in any one week decreases steadily. The proportion working full time the year around declines even more sharply with age. The primary reason is probably the increasing infirmities of old age, although retirement policies may also be important.

Data on employment by single years of age, based on the 1960 Census, show that there is a sharp drop in employment at age 65, particularly for men (table 7.2). The proportion of men in the labor force declined by one-third between the ages of 64 and 66; of all men aged 64 in 1960, 70 percent were in the labor force, as against 46 percent of those aged 66. Age 65, of course, is the age at which workers may retire and receive full OASDHI benefits and may become eligible for pensions under many other retirement plans.

Beneficiaries showed a work pattern in relation to age that was rather different from the pattern of the total population. Among men, higher proportions worked full time and worked full time the year around at later ages than at ages 62 to 64 (table 7.3). The special composition of the beneficiary group aged 62 to 64 accounted for these higher proportions. About one-fourth of the men within this group were severely disabled and drew disability benefits (at full rate). The extension of retirement benefits to the group aged 62 to 64 at actuarially reduced rates was designed primarily for those unable to obtain substantial employment for

¹ Work-experience rates are based on the total aged population, including persons in institutions. Data on work-experience rates from the Bureau of Labor Statistics exclude persons in institutions. The BLS rates are therefore somewhat higher than those shown in this chapter. When persons in institutions are excluded from the data used in the Survey of the Aged, most of the Survey rates are within 1 or 2 percentage points of the BLS rates. These differences result from differences in interviewing techniques, dates of interview, and weighting procedures, as well as sampling errors.

² Persons were classified as having worked at full-time jobs if they worked 35 hours or more a week during most of the weeks they worked, no matter how few weeks they worked. For brevity, they are referred to as full-time workers.

other reasons besides disability.³ The extremely low average earnings of this group—about \$700 in 1962—are understandable in view of the special characteristics and low work-experience rates of the people who constitute this group.

In contrast to men, women receiving OASDHI benefits showed the same pattern as nonbeneficiaries: decreasing work experience with increasing age. One reason may be that the actuarial-reduction provision did not apply to the third of the women beneficiaries aged 62 to 64 who were drawing benefits as widows.

There was a slight increase at age 73 in the percentage of beneficiary men who worked the year around at full-time jobs. One of the main reasons may be that an insured worker who has attained age 72 can become a beneficiary and receive full benefits regardless of his earnings.⁴ Therefore, at age 73 some full-time workers who had not been receiving benefits because of the earnings test became beneficiaries.

EARNINGS

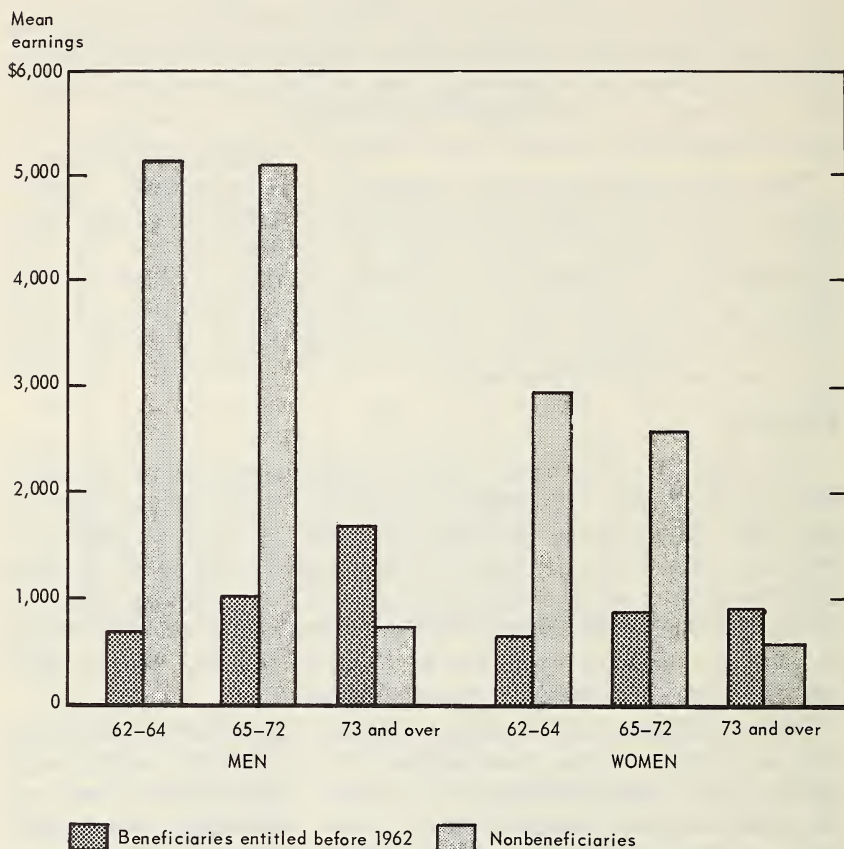
The earnings of the aged followed a pattern similar to the work-experience pattern. Earnings decreased with advancing age for both men and women and for full-time as well as part-time workers (table 7.4). It remained the pattern for each of these age groups even when the number of weeks worked was held constant, as for example among full-time, year-round workers. Thus, not only do the aged work less with increasing age, but in addition they work at jobs that are lower paid.

For beneficiaries, the earnings pattern was somewhat different because of the varying composition of the different age groups (chart 7.1). Older beneficiaries earned more than the younger beneficiaries, partly because more of the older male beneficiaries were working, particularly at full-time, year-round jobs. There were probably other complex factors beyond the scope of this chapter. The net effect, however, was to produce marked differences at different ages between the earnings of beneficiaries and nonbeneficiaries. The average earnings were more than five times as high for nonbeneficiary men as for beneficiary men up to the age of 72; but among men over age 72, beneficiaries earned more than twice as much as nonbeneficiaries.

³ The actuarial-reduction provision reduces the amount of the OASDHI benefit for each month before attainment of age 65 for which a benefit is drawn. The maximum reduction for workers is 20 percent; for spouses it is 25 percent; there is no reduction for widows.

⁴ The earnings or "retirement" test in effect in 1962 reduced benefits paid to persons under age 72 by \$1 for each \$2 earned between \$1,200 and \$1,700 and by \$1 for each \$1 in excess of \$1,700.

Chart 7.1—Mean earnings of persons with any work experience, by beneficiary status and age, 1962

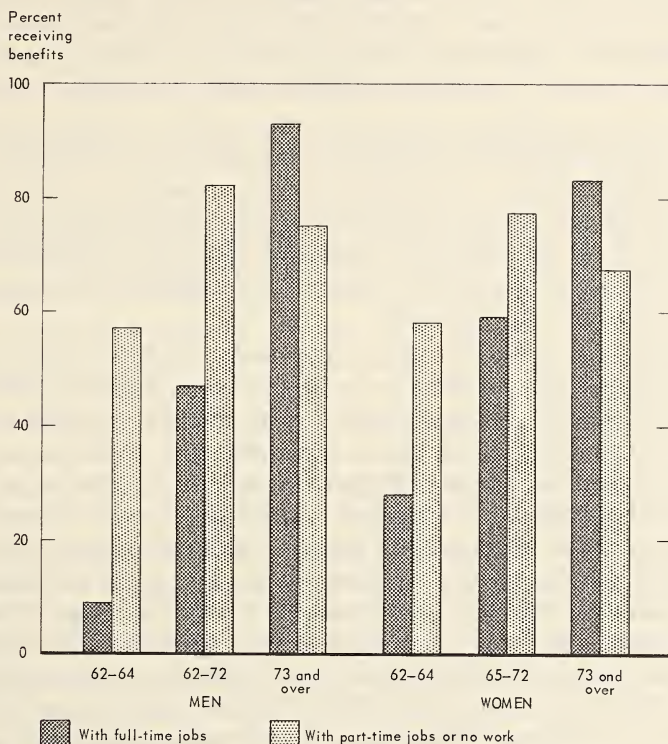


BENEFICIARY STATUS

Few full-time workers aged 62 to 64, but most of those over age 72, were beneficiaries in 1962 (chart 7.2). Only a small proportion of men under age 65 who were employed full time had such low earnings that they claimed benefits with an actuarial reduction. In the next group (65 to 72), with earnings lower, about half the workers with full-time jobs were on the benefit rolls at the end of the year. In the oldest age group, where neither the actuarial reduction nor the earnings test was applicable, 9 out of 10 full-time workers were beneficiaries.

For those who were not full-time workers in 1962, the bene-

Chart 7.2—Percent of men and women receiving benefits, by work experience and age, 1962



ficiary distribution was somewhat different (table 7.5). At ages 62 to 64, substantially more than half became beneficiaries, presumably because they could receive full benefits as widows or disabled workers or because they did not have enough earnings or income from other sources to allow them to wait until age 65 to claim benefits. At ages 65 to 72, about four-fifths were beneficiaries; but at ages over 72 there was a sharp drop in the percentage who were beneficiaries, particularly among women. This age group, more than the others, contained persons who were not insured under OASDHI, either because they retired or their husbands died before their work became covered by the program. Presumably, when the system matures and persons at all age levels have an equal chance of being insured, there will no longer be this drop in the proportion of beneficiaries over age 72.

The predominance of a particular beneficiary class—full-year, part-year, or parent beneficiary—also varied with age. Among

full-time workers who were beneficiaries, most of those aged 62 to 64 were part-year beneficiaries; in the group aged 65 to 72, about two-thirds were full-year beneficiaries, but at ages over 72 nearly all were full-year beneficiaries. Among those who did not work or who worked less than full time, full-year beneficiaries predominated at all ages, although there were substantial numbers of part-year and parent beneficiaries in the group aged 62 to 64.

Among persons aged 65 to 72, there were striking differences between the full-year beneficiaries, the part-year beneficiaries, and the nonbeneficiaries in terms of work experience and earnings (table 7.6). In general, work-experience and earnings rates were lower for all beneficiaries combined than for nonbeneficiaries; among the beneficiaries the rates were lowest for the group receiving benefits for the full year.

Among men aged 65 and over, a smaller proportion of beneficiaries than of nonbeneficiaries had some employment in 1962 (table 7.7). In addition, a majority of the beneficiary workers were employed part time, while most nonbeneficiary workers were employed full time. This difference is to be expected because the OASDHI program is designed to provide income primarily for those who have substantially retired. The surprising fact is that about 10 percent of the male beneficiaries worked full time more than half the year. Some of these men were over age 72 and the earnings test no longer applied, but men aged 65 to 72 were about as likely to work full time the year around as those aged 73 and over. Since the group aged 65 to 72 with full-time employment had mean earnings of more than \$1,400, many must have had some of their benefits suspended under the provisions of the earnings test.

In general, beneficiaries earned less than half as much as nonbeneficiaries (table 7.8), but the fact that beneficiaries worked less is only partly responsible for the difference. Even when allowance is made for the number of weeks worked, beneficiaries still earned much less than nonbeneficiaries. Among the full-time, year-round workers, for example, beneficiaries earned only 40 percent as much as nonbeneficiaries, an indication that, in general, beneficiaries worked at much-lower-paid jobs.

The lower earnings of beneficiaries were related to their type of employment. More beneficiaries than nonbeneficiaries were farmers, sales workers, private household workers, service workers, and laborers (table 7.9). Earnings in all but one of these occupations are substantially lower than the national average; sales

workers have about average earnings.⁵ More nonbeneficiaries than beneficiaries were professional and technical workers; managers, officials, and proprietors; clerical workers; and craftsmen and foremen. In all these occupations, earnings are substantially higher than the average. Beneficiaries were twice as likely as nonbeneficiaries to be in agriculture, and earnings of agricultural workers are far lower than average earnings.

MARITAL STATUS AND WORK EXPERIENCE

Two-fifths of the married men had some work experience in 1962, compared with one-fourth of the nonmarried men (table 7.10). In contrast, fewer than one-tenth of the married women, but 15 percent of the nonmarried women, had work experience. This was the pattern for all age groups, both the aged and the young: married men worked more than nonmarried men, and married women worked less than the nonmarried. The complex reasons for the general pattern, such as the differing expectations, needs, and opportunities of the married and nonmarried, will not be discussed here. A particularly important factor among aged men, however, was that the married tended to be younger and thus more able to work than the nonmarried. Among aged women, the fact that the married were younger was apparently outweighed by the greater need of the nonmarried to support themselves. There was one exception: nonbeneficiary women who were married worked more than those who were not married. Among the nonmarried, both men and women, the widowed, being older, worked less than the others (the divorced, separated, or never married).

Although half the beneficiary married couples reported some earnings, only a third of the husbands had any work experience and only 8 percent worked at full-time jobs throughout 1962. In some instances, the earnings of the other beneficiary couples came from the wife's work (8 percent); in other instances, earnings represented income from roomers or boarders or from farms or businesses owned but not operated by the beneficiary. Such income was classified as earnings to conform to definitions of the Bureau of the Census and the Internal Revenue Service, even though respondents did not report related employment.

DIFFERENCES AMONG INCOME GROUPS

When work-experience rates for the three income groups—low,

⁵ Bureau of the Census, *Current Population Reports*, "Income of Families and Persons in the United States: 1962," Series P-60, No. 41, October 21, 1963, table 21.

middle, and high ⁶—were examined, they showed a strong positive association; that is, the higher the income group the higher the work-experience rate (table 7.11). This was the finding for men and women and for beneficiaries and nonbeneficiaries. Part of the association results from the obvious fact that, in general, those who work will have more income because of their earnings than those who do not work. The greater earning capacity of those in higher income groups accounted only partly, however, for the income differences among the groups. Even after earnings were subtracted from the mean total incomes,⁷ those in the high third, because of greater financial assets, larger OASDHI benefits, higher pensions, etc., had two and a half to five times as much income as those in the low third, as shown in the following figures:

	Married couples	Nonmarried men	Nonmarried women
Low third.....	\$1,377	\$648	\$400
Middle third.....	2,317	1,281	972
High third.....	3,683	2,135	2,042

Thus it is clear that other sources of income than earnings themselves, i.e., assets and retirement benefits, are associated with the same factors that lead to higher earnings, namely, age, health, and education. The contrast is striking: those who, because of their low income, were most in need of earnings from work were the least able to work and therefore worked the least.

The low income group had few full-time workers for the reasons discussed above, and there was little difference between OASDHI beneficiaries and nonbeneficiaries in this respect. On the other hand, there were marked differences between beneficiaries and nonbeneficiaries in the high third, with the nonbeneficiaries among the men three times as likely as beneficiaries to have full-time work. One factor here was the earnings test, which had little effect on the lower-income workers because their earnings were so low, but a greater effect on the higher-income workers because of their relatively high earnings.

Earnings follow a similar pattern: workers in the high third earned up to 19 times more than workers in the low third (table 7.12), and not merely because they worked more weeks in the year. The pattern of earnings for full-time, year-round workers

⁶ For a description of the income groups, see chapter 3.

⁷ Although subtracting earnings had the effect of reducing somewhat the difference between the low and the high income groups, subtracting OASDHI benefits would have the opposite effect: the differences would be increased because benefits would represent a greater proportion of income in the low income group than in the high income group.

was the same as the pattern for all workers, although the differences were reduced somewhat. Thus, the lowest-income workers must have been paid less for the same amounts of work. It is remarkable how small their earnings were. Even men who worked full time the year around averaged only \$444 a year. There may have been some underreporting in the amounts earned, but these earnings were so far below any minimum wage standards that many of these workers must have been unpaid family workers, domestic or farm workers, or self-employed persons with low earnings.

Beneficiaries in each of the three income groups earned less than nonbeneficiaries, and the difference was greater for the higher income groups. In the middle and high thirds, nonbeneficiaries earned more than twice as much as beneficiaries. Again this difference reflects the fact that higher-paid workers generally do not receive benefits.

WHITE AND NONWHITE WORKERS

MEN AND WOMEN COMPARED

In the population as a whole, white men are more likely than nonwhite men to have work experience in any given year, but the reverse is true of women. The aged followed the same pattern: 39 percent of the white men aged 65 and over had work experience in 1962, compared with 36 percent of the nonwhite men; 14 percent of the white women, but 19 percent of the nonwhite women, had work experience.⁸ The lower work-experience rate of nonwhite men probably reflects the difficulty they have in securing employment because of such factors as discrimination, lack of training, or poorer health. The higher work-experience rate of nonwhite women, on the other hand, may reflect the large proportion who need to work because of low family income and who are willing to work at the low wages so often paid to women workers.

Aged nonwhite workers, both men and women, likewise earned less than aged white workers, as indicated by the unit earnings (table 7.13). The complex reasons for these lower earnings, such as discrimination and lack of training, need not be repeated here.⁹

⁸ Samuel Saben, *Work Experience of the Population in 1962* (Bureau of Labor Statistics, Special Labor Force Report No. 38), table A-9. The difference in work experience for women is statistically significant at the .05 level, but it is not significant for men.

⁹ See Mollie Orshansky, "The Aged Negro and His Income," *Social Security Bulletin*, February 1964.

BENEFICIARIES AND NONBENEFICIARIES COMPARED

Although substantial, the differences between mean earnings for white and nonwhite workers were much smaller among beneficiaries than among nonbeneficiaries. This situation was probably related to a complex interaction between the Social Security Act provisions and the different socioeconomic characteristics of white and nonwhite persons. The OASDHI program probably provides benefits for proportionately more of those nonwhite persons who have had relatively well-paying jobs and stable work histories. This picture is dramatically clear among nonmarried women; in this category, beneficiaries earned almost two-thirds more than nonbeneficiaries, and nonwhite beneficiaries had earnings relatively close to the average for white beneficiaries. Conversely, OASDHI was providing benefits to more of the white persons who had low annual earnings. Among white units with earnings, beneficiaries earned from one-half to less than one-third as much as nonbeneficiaries. Also, white workers were less likely than nonwhite workers to claim benefits while still at work, because they were more likely to have regular employment at reasonably good wages.

THE ROLE OF BENEFITS

When the earnings of beneficiary units were related to the primary insurance amounts, two patterns emerged (table 7.14). The proportion having some earnings was about the same whether the PIA was high or low. It might be expected that the groups with lower PIA would have a higher percentage with earnings because they had smaller benefit income and thus greater need for earnings. Apparently, this factor was canceled by other factors of those with larger PIA, such as younger age, better health, better work experience, and greater opportunities to earn.

In contrast, among those with earnings, the median amount earned was directly correlated with the primary insurance amount. The main reason was probably that, in general, the more a worker earned before becoming a beneficiary the higher was his primary insurance amount. Thus, the groups with higher primary insurance amounts were simply continuing their preretirement pattern of higher earnings. In addition, the factors mentioned above— younger age, better health, and greater opportunities—may have contributed to their higher earnings.

One way of summarizing the earnings and work experience of beneficiaries and nonbeneficiaries is to say that beneficiaries were more homogeneous than nonbeneficiaries. In other words, the differences between groups were less extreme for beneficiaries than

for nonbeneficiaries. Earnings and work-experience differences between men and women, among the older and the younger groups, among the income groups, and between white and nonwhite persons, all fell in this pattern.

Among beneficiaries, women were about half as likely as men to have work experience, but among nonbeneficiaries, women were less than a fourth as likely as men to work. Similarly, among beneficiaries, women earned about two-thirds as much as men, but among nonbeneficiaries, they earned less than half as much.

Men beneficiaries aged 62 to 64 and those aged 73 and over were about equally likely to work, but among nonbeneficiaries the older men were less than a tenth as likely to work. The differences in mean earnings between the younger and older men were smaller among beneficiaries than among nonbeneficiaries. The same pattern held for women. Similarly, the differences in work experience between men with low and high income were twice as great among nonbeneficiaries as among beneficiaries.

Among beneficiaries, nonwhite units earned 60 to 85 percent as much as white units. Among nonbeneficiaries, the percentage dropped to 27 for nonmarried women and 37 for married couples.

TRENDS: LESS WORK AND LOWER EARNINGS

For the population of normal working age (18 to 64), the percentage of men with work experience has remained about the same since 1950 (table 7.15). In contrast, the percentage of men aged 65 and over with work experience has shown a marked decline. This percentage was only three-fourths as great in 1962 as in 1950. Women show the opposite trend. The percentage aged 18 to 64 with work experience has increased by one-sixth since 1950. For aged women the increase was about the same, although all of it took place between 1950 and 1960. If these trends continue, the percentage of women who continue to work will become more like the percentage for men.

In terms of the percentage working at full-time, year-round jobs, the group aged 18 to 64 showed no change for men and some increase for women. In contrast, the proportion of aged workers in full-time, year-round jobs has sharply declined for men and remained the same for women. Not only are more men retiring, but more of those who continue to work are employed in part-time or intermittent jobs. Although there has been some increase in the proportion of aged women who do some work, this rise is accounted for by the growth in part-time or intermittent work.

The 1957 Survey of Old-Age and Survivors Insurance Beneficiaries provides data on the earnings and work experience of aged beneficiaries comparable to the data from the 1963 Survey. These data show that the proportion with work experience and the proportion with full-time jobs have declined since 1957 at about the same rate for beneficiaries as for all aged persons (table 7.16).

Similarly, the percentage of beneficiary units with earnings declined, although to a lesser extent (table 7.17). Usually a higher percentage have earnings than work experience because some persons have no work experience during the year but do have earnings from roomers or boarders or as nonworking partners in a farm or a business.

Earnings have become a less important part of the total income of aged beneficiaries. Among married couples and nonmarried men, earnings in 1962 represented only three-fourths as large a proportion of total income as they did in 1957. Thus, beneficiaries are becoming less dependent on current employment and more dependent on their OASDHI benefits and other sources of income.

If the present trends toward less work among the aged were to continue, the aged, by the end of this century, would be completely dependent on OASDHI, private pensions, other nonearned income, and savings; and national production would depend entirely on persons under age 65. Whether this development would be desirable and, if not, what should be done to halt the present trends are beyond the scope of this analysis. An understanding of the retirement patterns among men and women, however, will aid in answering these questions. These patterns are discussed in the next chapter.

RETIREMENT PATTERNS

IT HAS BEEN pointed out that "although retirement has come to occupy a place of central concern in contemporary Western society and is the subject of recurring popular and scientific discussion, there has been a certain degree of vagueness and lack of clarity as to its meaning."¹ Webster defines retirement simply as "withdrawal from office, active service, or business. . . ." But this definition does not specify how much withdrawing is necessary before a person is retired. Rather than attempting an exact definition and specifying one and only one measure of retirement, this chapter uses different measures for different purposes.

Since the work role and, concomitantly, the issue of retirement are more important to men than to women, the major portion of the discussion of retirement pertains to men. Comparable data were collected for women, however, and a comparison of the retirement patterns of men and women is presented in the final section of this chapter. Problems that are especially characteristic of men aged 62 to 64 are analyzed. All beneficiaries, part-year as well as full-year, are included.

MEASURES OF RETIREMENT

The most inclusive measure of retirement applies to all aged men except those who worked full time the year around, that is, 35 or more hours a week and 50 or more weeks in the year. According to this measure, almost 9 out of every 10 men aged 65 and over were retired in 1963.

A rather different measure includes all persons receiving some type of retirement benefit even though they may still have been working. It excludes persons who did not qualify for a retirement benefit, even though they may have stopped working. Eight out of 10 men aged 65 and over had retired according to this measure. Another measure, which results in about the same rate, includes all men who were not at work during the survey week, regardless of the reason.

¹ Wilma Donahue, Harold L. Orbach, and Otto Pollak, "Retirement: The Emerging Social Pattern," in Clark Tibbitts (ed.), *Handbook of Social Gerontology* (Chicago: University of Chicago Press, 1960), p. 330.

A more restrictive measure includes only men who were not in the labor force during the survey week, that is, men who did not have a job and were not looking for a job. Another restrictive measure includes only those who did not work at all in the preceding year—about two-thirds of all aged men in 1963.

The last measure applies only to those men who had worked at regular, full-time jobs (for 6 months or more) within the past 5 years but who had not usually worked at full-time jobs in the preceding year. Since such men tend to be younger, this measure shows only slightly more than half of them in retirement. It was limited to the recently employed group because certain questions, such as occupation before retirement and reasons for retirement, were asked only of persons who had worked within the past 5 years. This limitation was designed to reduce the recall error, which increases with the length of the period of recall.

These different measures, which result in a range of retirement rates (table 8.1), are all useful for different purposes. It should be borne in mind, however, that the choice of one measure over the others for a given purpose must be somewhat arbitrary and that if another measure had been used the resulting retirement rates would be lower or higher.

OCCUPATIONAL DIFFERENCES IN RETIREMENT RATES

Since men in the more highly paid occupations (professional and technical workers, managers, officials, and proprietors) generally have more savings and other resources for retirement income than do men in the jobs drawing lower pay, one might expect that they would be more likely to retire. The evidence from this, and from other surveys as well, indicates that the reverse is true: men in the better-paid occupations have a lower retirement rate than other men.

Fewer than a third of the professional or technical workers, for example, who had worked at regular full-time jobs within the preceding 5 years had stopped working full time in 1962 (table 8.2). In contrast, about two-thirds of the craftsmen and foremen had stopped working full time. Similar findings were made in a 1952 study of the aged.²

Within each occupational group, OASDHI beneficiaries were more likely than nonbeneficiaries not to be working full time. But among beneficiaries and nonbeneficiaries, the better-paid occupational groups had the lowest retirement rates. The 1957 survey

² Peter O. Steiner and Robert Dorfman, *The Economic Status of the Aged* (Berkeley: University of California Press, 1957), p. 50.

made by the Social Security Administration showed a similar pattern among beneficiaries. The pattern probably results from a combination of several factors. The higher-paid men, in general, have less physically demanding work, their jobs are more interesting and more rewarding, and they have better health.

Among men aged 62 and over, a substantial majority of those who were partially retired (working less than 35 hours a week) continued in the same broad occupational group they were in when they worked at regular full-time jobs (table 8.3). However, the amount of shifting into new occupations after partial retirement was considerable. A fourth of the clerical and sales workers, for example, and about an eighth of the craftsmen and operatives said they had become professionals, managers, or proprietors after partial retirement. Since professional and managerial jobs generally require extensive training and experience, most of the reported shifts from the lower-paid occupational groups were probably into small-farm or small-business ownership. Altogether, more than a fourth of the part-time workers came from a different broad occupational group. The proportion would have been substantially greater if a finer occupational breakdown had been used.

REASONS FOR RETIREMENT

Men who had stopped working at a regular full-time job within the past 5 years were asked why they had stopped. Only 28 percent of the wage and salary workers retired for such voluntary reasons as desire for leisure, being needed at home, or dissatisfaction with their job (table 8.4). The rest had retired for such compelling reasons as poor health, a compulsory retirement age, or being laid off.

Some might argue that the men who retired because of being laid off or reaching compulsory retirement age should be considered voluntary retirees on the assumption that they could get another job if they wanted, but the assumption is rather unrealistic for most of these men. Although there are no recent data, a 1952 study³ found that only 12 percent of the men who had retired under compulsory retirement systems later returned to work. More than half the retirees were not well enough to get another job; 11 percent were well enough to work and interested in working but could not find suitable employment.

Also, some might maintain that those who retired because of poor health but on their own decision rather than their employer's should be classified as having retired voluntarily. Eighty-five per-

³ *Ibid.*, p. 49.

cent of those who named poor health as the reason for retiring considered their retirement voluntary on this basis.⁴ Since more than half of these retirees, however, were not well enough to get another job, poor health was classified, for this analysis, as an involuntary reason for retirement.

The proportions retired for each of the reasons shown in table 8.4 are roughly the same for beneficiaries and nonbeneficiaries. Since most of the retired nonbeneficiaries probably were not covered by the OASDHI program, the similarity in their reasons for retirement suggests that lack of coverage does not strongly influence the retirement decisions of most men. The reason may be that about a third of these nonbeneficiaries were drawing retirement benefits from sources that played the same role in their retirement decision as OASDHI benefits played for beneficiaries.⁵ As shown later in this section, becoming eligible for some kind of retirement benefit is an important reason that nonbeneficiary workers plan to stop working or to work less.

When the reasons for retirement given in the 1963 Survey are compared with those reported in earlier surveys, certain trends appear. In a comparison of the reasons for retirement given by full-year OASDHI beneficiaries in the 1951 survey made by the Social Security Administration and in the 1963 Survey, it was found that the proportion retiring voluntarily had doubled between 1951 and 1963 (table 8.5). If the reasons given in the 1963 Survey by men who had retired within the past 5 years are compared with the reasons given by all retired men in the 1952 study referred to earlier,⁶ the same pattern results: increasing proportions retiring for voluntary reasons. Although the two samples are not strictly comparable because the 1963 data exclude men retired for more than 5 years, evidence from the 1957 survey of beneficiaries suggests that the inclusion in the 1963 Survey of all retired men would not change these figures by more than a percentage point or two.

Further evidence that voluntary retirement is increasing is the marked growth since 1951 in the proportion of beneficiary men not employed but well enough to work who are not interested in going back to work. This proportion was less than a third in the 1951 survey, but it had increased to 52 percent in 1957 and to 54 percent in 1963.

⁴ See E. Palmore, "Retirement Patterns Among Aged Men," *Social Security Bulletin*, August 1964, table 4.

⁵ "Retirement" is here defined as working less than 6 months in a year at a full-time job. The estimate of one-third is based on the assumption that more retirement benefits among nonbeneficiaries go to those who have retired.

⁶ Steiner and Dorfman, *op. cit.*, p. 48.

The growth in voluntary retirements may partly explain the trend toward more retirement in general among men. There seem to be more and more aged men who are well enough to work and who might get some kind of job if they were interested, but who prefer the leisure of retirement.

PLANS FOR WORK OR RETIREMENT

Workers with full-time jobs were asked if they planned to stop work or to work less in 1963. Thirty percent answered "yes," and they were then asked why. More than a third gave reasons related to poor health or the infirmities of age (table 8.6). The proportion of men giving poor health as the reason was more than twice as high among the beneficiaries as among the nonbeneficiaries. The difference is related to the fact that, among men planning retirement, beneficiaries tended to be older than nonbeneficiaries. Nearly all nonbeneficiaries were under age 73, but about a fourth of the beneficiaries were aged 73 and over.

The main reason given by nonbeneficiaries for planning to stop work or to work less was that they would become eligible for retirement benefits (OASDHI or non-OASDHI) in 1963. This finding indicates that becoming eligible for retirement benefits plays an important role in a worker's plans. The importance of this factor is further supported by the finding that nearly all (96 percent of those reporting) men who planned to stop or reduce work were eligible for retirement benefits or would become eligible in 1963.

Only 58 percent of the men aged 65 and over with full-time jobs definitely planned to continue working full time in 1963 (table 8.7). The others intended to stop working completely or to work less, or were undecided about how much they would work.

Nine percent of the men aged 65 and over who were not at work expected to go back to work in 1963, and 5 percent were interested in going back to work but did not expect to do so (table 8.8). Roughly the same number of men, about half a million, were working full time but planning to stop or reduce their work as were not working but were expecting to return to work the next year. Most of the men who planned to return to work intended, however, to work only part time or occasionally. If they carried out their plans, the number working full time would thus show a net reduction, which would be expected because the proportion of retired men in any cohort tends to increase with increasing age.

A smaller proportion of beneficiaries (53 percent) than of nonbeneficiaries (65 percent) planned to continue working full time.

To put it the other way, a larger proportion of beneficiaries planned to retire. The pattern is even more marked for men aged 65 to 72; fewer than half the beneficiaries in this age group planned to continue working full time. The difference in plans may be related to the fact that beneficiaries under age 72 were subject to the earnings test, by which their benefit could be reduced. Perhaps for the same reason relatively more beneficiaries than nonbeneficiaries who were well enough to work were not working, not planning to work, and were not even interested in working. The fact that somewhat more of the beneficiaries who were not working reported themselves as well enough to work, may be partly because the average age of beneficiaries was somewhat lower than that of nonbeneficiaries among the men not working in the survey week.

MEN AGED 62 TO 64

In 1961, OASDHI benefits were made available to retired men aged 62 to 64 at actuarially reduced rates. This liberalization was designed to aid the many men who were forced to retire or who choose to retire before they reached the "normal" retirement age of 65. The proportion of men who take advantage of the provision has rapidly increased. In December 1964, there were almost one-half million retired men beneficiaries under age 65. In addition, about 140,000 disabled men aged 62 to 64 received OASDHI benefits under the disability provisions of the program. In all, about 30 percent of the men aged 62 to 64 in the population were receiving OASDHI benefits. The data from the 1963 Survey show that most beneficiary men aged 62 to 64 were in economically distressed circumstances.

LOW INCOME

The median income of full-year beneficiary couples and men aged 62 to 64 was less than half that of nonbeneficiaries of the same age (table 3.19). It was also about four-fifths that of full-year beneficiaries aged 65 to 72. Part of this difference was the result of the actuarial reduction of benefits for men who became beneficiaries before reaching age 65.

Nonmarried beneficiary men were largely dependent on retirement income or veterans' benefits. Only 4 percent of their total income came from earnings. Beneficiary men aged 62 to 64 included disproportionately large numbers of persons from groups with low average incomes. They included, for example, about twice as large a proportion of nonwhite persons as did the older groups. About one-fourth were severely disabled. In comparison

with nonbeneficiaries, retired beneficiaries had twice as high a proportion from the lower-paid occupational groups (table 8.9).

LOW EMPLOYMENT RATES

Four-fifths of the beneficiary men aged 62 to 64 were not at work in the survey week—about $3\frac{1}{2}$ times the proportion of nonbeneficiaries in this age group not at work (table 8.10). Most beneficiaries who had any employment worked at part-time or part-year jobs. Only 3 percent of the full-year beneficiaries had full-time jobs throughout 1962.

Only half of the beneficiary men in the labor force were actually at work. The rest were unemployed and looking for work or had a job but were “temporarily” not working (table 8.11). This situation is in sharp contrast to that of nonbeneficiaries in the labor force, 9 out of 10 of whom were actually at work. A higher proportion, also, of beneficiaries aged 65 and over in the labor force were actually at work.

Among beneficiary men aged 62 to 64 who were not in the labor force, about half had retired from regular full-time jobs before 1960. In other words, they had been without regular work before they reached age 62, the age at which they could first draw OASDHI benefits.

REASONS FOR RETIREMENT

Only two-fifths of the beneficiaries not at work in the survey week were well enough to work, and only a fifth expected to work in 1963. These proportions are much smaller than those for nonbeneficiaries (table 8.8). If the analysis of beneficiaries aged 62 to 64 were limited to early retirees exclusive of disability beneficiaries, the proportions working or expecting to work again in 1963 would be larger and would differ less from the figures for nonbeneficiaries of the same age.

Almost three-fourths of the beneficiaries aged 62 to 64 claimed benefits because of poor health or because they were laid off. Fewer than half the beneficiaries aged 65 and over retired for these reasons. The proportion retiring voluntarily was almost twice as high among older beneficiaries as among younger ones (table 8.4).

Older men who retired involuntarily were more likely to have reached compulsory retirement age than to have been laid off, while the reverse was true of younger men. Those who reach compulsory retirement age are more likely to be better prepared for retirement, economically and otherwise, than those who are laid off.

To summarize, beneficiaries who were aged 62 to 64 at the time of the 1963 Survey were characterized by low incomes, low employment rates, poor health, and very little voluntary retirement.

DIFFERENCES IN THE RETIREMENT PATTERNS OF MEN AND WOMEN

In this section, five major differences in the retirement patterns of men and women are summarized, with a discussion of how these differences may be explained by the differences between men and women in the importance they attach to their worker roles.

Women have higher retirement rates than men.—Regardless of which measure is used, it is clear that aged women retire much more frequently than aged men. The measure used for most of this analysis, that is, the proportion who did not work or who worked less than 6 months, full time, during 1962, shows that 83 percent of the men over age 65, and 95 percent of the women, were retired (table 8.1). Even with the exclusion from the base of those who have never been employed in their lives, the male retirement rate remains unchanged and the female retirement rate only decreases to 93 percent.

Women have a higher rate of voluntary retirement than men.—Women give voluntary reasons for retiring twice as frequently as men do (table 8.4). Conversely, women are less likely than men to give involuntary reasons such as poor health or reaching compulsory retirement age. The higher rate of voluntary retirement among women holds true of beneficiaries as well as nonbeneficiaries, and for wage and salary workers as well as for the self-employed.

Occupational differences in women's retirement rates are small.—As pointed out in the preceding section, men in the higher-paid occupations have substantially lower retirement rates than other men. Since this pattern was so clear among men, it was surprising to find it did not appear among women (table 8.2). Women who were managers, officials, or proprietors were somewhat less likely to retire than other women but the difference was not statistically significant. Other higher-paid women retired at about the same rate as the lower-paid.

Married women have higher retirement rates than nonmarried women.—A larger proportion of married women than nonmarried women were retired, while the reverse was true of men: proportionately more nonmarried than married men were retired. The reversal in pattern is illustrated in the following percentages of

men and women over age 65 who did not work in 1962 or worked less than 6 months at full-time jobs:

	<u>Men</u>	<u>Women</u>
Married.....	80	98
Nonmarried.....	89	94

Retirement rates are increasing among men but not among women.—The percent of aged men with less than 6 months of full-time work increased by a fifth between 1950 and 1962, while the corresponding percent for aged women remained about the same.⁷

These differences in retirement patterns can be explained largely in terms of one basic principle derived from role theory. A role, simply defined, is a pattern of actions and expectations associated with a given position in society. Some roles are worker, retiree, mother, grandmother, and housewife. Each person normally has several roles to fulfill, because of the various positions he occupies in the different institutional aspects of the social structure. For example, he may be a worker, a father, and a church member. These multiple roles, taken together, are the basis for his social behavior and identify his social being. A large body of theory and research has established that these roles are a primary basis for most of a person's behavior, attitudes, values, prestige, and personal integration.⁸

The importance of a given role to a given individual will vary, depending on such factors as the rewards he derives from that role relative to rewards from other roles, the expectations of society and of his reference group, his background, and his personality. The importance of a given role can be measured in various ways. One way is to observe which role takes precedence when there are conflicting role demands. For example, when the worker role demands overtime that would conflict with a family picnic, which wins out, overtime or picnic? Another way is to observe which role occupies more time than others, or to measure how interested a person is in a given role through various questionnaire techniques.

Through such methods, the following basic principle is reached: in our society the worker role is more important to men than to women. Nearly all men aged 18 to 64 have a worker role, but

⁷ For 1950 data, see Bureau of the Census, *Current Population Reports*, Series P-50, No. 86; for 1962 data, see Bureau of Labor Statistics, *Special Labor Force Report*, No. 38.

⁸ For example, see Bert Kaplan, "Personality and Social Structure," and F. Stuart Chapin, "Social Institutions and Voluntary Associations," in Joseph B. Gittler (ed.), *Review of Sociology* (New York: John Wiley and Sons, 1957), pp. 93-101 and 267-270.

about half the women of this age do not have any employment in any given year (table 7.15). Men spend more time in their worker role. Most men work at regular full-time jobs, but most women do not. The worker role is the primary source of income and social status for most men. In contrast, the roles of wife, mother, and housewife remain the primary and most acceptable roles for most women.

There are some exceptions, of course, to this basic principle, as there are to any generalization—the career woman to whom work is more important than any other role, for instance, or the hobo who prefers any role to that of worker. But the evidence is clearly in favor of the generalization: the worker role is more important to most men than to most women.

This principle can now be applied to explain the five differences between male and female retirement patterns. First, men retire less than women because the worker role continues to be more important to men than to women in later years, just as it was during their younger years. Most men seem reluctant to leave their worker role even in old age. Most retired men retired because of such compelling forces as poor health, a compulsory retirement system, or inability to find work. Apparently, our society has not yet institutionalized the retirement role with sufficient rewards, such as adequate retirement income and social status, to induce many men voluntarily to choose the retirement role over a worker role.

Women retire more frequently because for most women retirement does not mean giving up a primary role. On the contrary, it usually means giving up a secondary role in favor of the primary roles of housewife, mother, and grandmother. This also explains why there is so much more voluntary retirement among women than among men.

The third difference is that male retirement rates are lower in the more highly paid occupations, while female retirement rates show little or no difference between occupations (table 8.2). Since the worker role is more important to men than to women, differences in the characteristics of the work in different occupations affect men more than women. Thus, the lighter physical demands and greater rewards of the upper occupations allow and encourage men in these occupations to continue working more than in the lower occupations. These differences do not affect women as strongly because their work role is less important to them. Furthermore, the differences in physical demands and rewards between upper and lower occupations are probably not as great for women as for men.

As for differences in retirement patterns according to differences in marital status, it can be assumed that while the worker role is of primary importance to both married and nonmarried men, the former retire less readily, both because they have more opportunity to continue their worker role, being younger and in better health and possibly better trained, and also because they have heavier financial responsibilities. In contrast, married women are better able to leave their worker role (which is of secondary importance) because they usually derive support from their husbands. The nonmarried woman more often continues the worker role because it is more important to her, especially since she is less likely to have other means of support.

Finally, there is the increasing rate of retirement among men contrasted to the stable or slightly declining retirement rate among women. There are many reasons for the increasing retirement among men, such as increasing automation, declining job opportunities for older men, changing attitudes toward retirement, and increasing retirement benefits both through social security and private pensions. In terms of the role theory, the worker role is declining in importance for aged men. Many researchers, such as Riesman, Whyte, Lowenthal, and Dubin, have amassed evidence that production roles have declined in importance in relation to consumption roles in our society.⁹ For aged men, this means the worker role has declined in importance in relation to the retirement role.

Women, on the other hand, have not been affected by this trend. On the contrary, the worker role is assuming more importance as more women join the labor force. This is because of several factors, such as the increase in the proportion of women available for work, which in turn is due to smaller families and less housework. Also there is a trend toward equality between the sexes in the work world; jobs that were once thought to be "man's work" are opening up to women, and more women are getting the education and training necessary for these jobs. There are increasing demands that hiring, promotion, and pay should not discriminate against women.

This trend toward equality between the sexes is reflected in the retirement trends. If the trend toward more retirement among men and somewhat less retirement among women should continue

⁹ D. Riesman, *et al.*, *The Lonely Crowd* (New Haven: Yale University Press, 1955); W. H. Whyte, Jr., *The Organization Man* (New York: Simon and Schuster, 1956); L. Lowenthal, "Biographies in Popular Magazines," W. Petersen (ed.), *American Social Patterns* (New York: Doubleday, 1956); R. Dubin, "Industrial Workers' Worlds," E. O. Smigel (ed.), *Work and Leisure* (New Haven: College and University Press, 1963), pp. 53-72.

at the rate it has since 1950, there would be little or no difference in male and female retirement rates in 15 to 20 years. A more probable assumption is that this trend toward equality between the sexes will slow down long before equality is reached. If this assumption is correct, then the differences in the retirement patterns of men and women will continue to be an important and fruitful area of analysis, at least during the next few decades.

Part IV

HEALTH SERVICES AND MEDICAL COSTS

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Modern medicine has improved health and prolonged life, but the medical problems of the elderly continue to mount. The old are much more likely than the young to suffer from chronic diseases that require costly hospital and physician care at a time when incomes have been reduced. Toward alleviation of this burden, the Social Security Administration designed the 1963 Survey of the Aged to relate data on the extent of care, particularly in short-stay hospitals, with economic and demographic characteristics and also with the costs of medical care, the extent of health insurance coverage, and other means of meeting such costs. These data, presented in the following three chapters, were used in planning for extension of the social security system to provide protection against hospital costs for the aged. They now provide a benchmark against which to study the effect of the health insurance provisions of the 1965 amendments to the Social Security Act.

THE
HISTORY OF THE
CITY OF
NEW YORK

FROM THE
FIRST SETTLEMENT
TO THE PRESENT
TIME

BY
JOHN B. HENRY
OF THE
NEW YORK
HISTORICAL SOCIETY

UTILIZATION OF HEALTH SERVICES

THE UNPREDICTABLE INCIDENCE of illness and the high cost of hospital and nursing home care present special problems for the aged. According to the 1963 Survey of the Aged, a person aged 65 and over has about 1 in 7 chances of going to a general or short-stay special hospital during the year and about 1 in 25 chances of going to a long-stay hospital or a nursing home. The aged person going to a short-stay hospital could expect to be there an average of 2½ weeks during the year. In a long-stay medical facility he would spend an average of 37 weeks. With the decline in health that accompanies advancing age, visits with a physician also increase. The utilization of health services as presented in this chapter relates to short-stay and long-stay hospitals and visits to physicians. The differences in utilization rates between men and women are analyzed, as well as the differences between beneficiaries and nonbeneficiaries, the income groups, and the age groups. Differences in utilization rates between those with health insurance and those not covered are also presented.

SHORT-STAY HOSPITALS

Data on utilization of short-stay hospitals concern stays in general hospitals and short-stay special hospitals (orthopedic, osteopathic, contagious disease, and eye, ear, nose, and throat). A hospital stay is defined as a stay as a patient overnight or longer. Hospital-clinic and outpatient visits are not included; nor are hospital stays of persons who died during the survey year.

Several measures of utilization of short-stay hospitals are used. The utilization rates based on individuals hospitalized are expressed as the number per 100 population and as days per person per year. Three measures of utilization based on discharges are used: discharges per 1,000 persons, average length of stay per discharge, and the total number of days of hospital care per 1,000 persons.

PERSONS HOSPITALIZED

Among the 17.5 million persons aged 65 and over, 2.4 million received care during 1962 in short-stay hospitals. They represented nearly 14 percent of the total. Included are aged persons

who may also have had a stay in a long-stay hospital or nursing home during the year. Persons who were hospitalized spent an average of $21\frac{1}{2}$ weeks (17.7 days) in a short-stay hospital during 1962. Aged men had slightly higher utilization rates than women; a slightly larger proportion of men aged 65 and over were hospitalized during the year, and men spent about one-half day more in the hospital (table 9.1). Advancing age is associated with greater use of hospitals. One out of 8 persons aged 65 to 72 was hospitalized during 1962, compared with about 1 out of 7 persons aged 73 and over (table 9.4).

Classifying individuals in three groups according to their current cash income reveals no clear pattern of differences in the utilization of short-stay hospitals: 13 percent of the persons in the low income third, 15 percent in the middle third, and 14 percent in the top third received care in short-stay hospitals (table 9.2). Data by sex and OASDHI beneficiary status show no consistent increases or decreases in utilization of hospitals that are related to income. There is an indication, however, that those who are best off financially have somewhat less need for hospital care and that some of those with the least income may not always obtain the care they need. In general, persons in lower income groups may obtain the needed care through the help of relatives, from a public hospital, from public assistance or another public program, or from a private agency.

Many aged persons seek public assistance at the time of medical need.¹ One out of 6 public assistance recipients aged 65 and over received care in short-stay hospitals during the year, compared with 1 out of 8 nonrecipients (table 9.3).² The 2.4 million persons in short-stay hospitals during 1962 accounted for almost 3 million discharges—1.26 discharges for each person. Nearly four-fifths of those who were hospitalized in the course of the year had one stay, 17 percent had two stays, and 4 percent had three or more stays (table 9.5). Although elderly persons with hospital insurance were more likely to go to a short-stay hospital than those without insurance, the distribution of hospitalized persons by the number of stays shows no substantial variation among those with and without hospital insurance. (Further discussion of relationships between utilization rates and insurance ownership follows in the next section, "Hospital Discharges and Associated Fac-

¹ Bureau of Family Services, Welfare Administration, *Reasons for Opening and Closing Public Assistance Cases, January-June 1963*, January 1964.

² In this comparison persons are classified as public assistance recipients if they received cash assistance, whether or not payments in their behalf were made directly to a hospital or nursing home by a public assistance agency.

tors.”) For the broad age groups, a distribution of persons in short-stay hospitals in 1962 by the number of multiple admissions also shows no substantial variation among the groups (table 9.6).

HOSPITAL DISCHARGES AND ASSOCIATED FACTORS

For every 1,000 aged persons there were 171 discharges from short-stay hospitals in 1962 (table 9.7). The average length of stay per discharge was 15.1 days—almost 2,600 days of care for every 1,000 aged persons or an average of 2.6 days for every aged person. These findings are similar to those from the National Center for Health Statistics covering the period July 1962–June 1963 for the noninstitutional population.

There are some differences between aged men and women in the utilization of hospital facilities. Aged men are hospitalized more frequently than aged women—184 discharges per 1,000 men, compared with 161 for women. In the average length of stay per discharge there is, however, very little difference—15.2 days for men and 15.1 for women. The total number of days of care per 1,000 aged men is 15 percent larger than it is for women—about 2,800 for men, compared with 2,400 days for women.³

Persons with some form of hospital insurance are hospitalized more frequently than those with no insurance. For every 1,000 aged persons with insurance, there were 192 discharges during 1962. This rate is more than one-fourth higher than the discharge rate for aged persons with no hospital insurance coverage. The higher discharge rate for the insured is offset, however, by the longer stays for the noninsured group: an average stay of 13.5 days per discharge for the insured, but 17.5 days for the noninsured. The total number of days of care for the noninsured group is very slightly higher—2 percent—than that for the insured group as a whole. This difference suggests that persons without insurance tend to postpone entering a hospital until the need is critical and that they then require longer periods for recovery. Conversely, it would appear that those with hospital insurance coverage obtain needed hospital care with less delay and recover faster as a consequence; they are also more likely to be hospitalized for short periods for diagnostic work-up. There is some evidence that aged persons without insurance coverage

³ The total number of days of care based on discharges in 1962 is not the same as the total number of days of care during the year for aged persons hospitalized in 1962. The former figure excludes days of care for those who were still in the hospital at the end of the year; the latter excludes any days of care in the preceding year for persons discharged during 1962. The differences between the two figures for similar age groups are not large.

were in poorer health and had more unmet medical needs than those with coverage (table 11.4).

The general pattern of higher discharge rates coupled with shorter hospital stays for insured persons applies to the rates for both men and women. Noninsured aged men were discharged at a rate 14 percent lower than the rate for insured men, but the average stay for the noninsured was almost 50 percent longer. Thus the total number of days of care per 1,000 noninsured men was more than one-fourth higher than the rate for the insured. The utilization pattern for women is somewhat different: noninsured women had a discharge rate 27 percent lower than that for the insured women. The average length of stay for noninsured women was 16.4 days, only 15 percent longer than for insured women. The total number of days of care per 1,000 insured women was one-fifth higher than that for noninsured women.

There is a generally consistent pattern of increase in the hospital utilization rates with advancing age for all aged persons (table 9.8). The discharge rates for all aged persons increased from 145 per 1,000 persons in the youngest age group (62 to 64) to a rate of 175 in the oldest age group (73 and over); the average length of stay rose from 13.3 days to 17.1 days. The resulting total number of days of care per 1,000 persons amounted to 1,934 for those aged 62 to 64, and the rate increased to 3,000 days for those aged 73 and over, a 55-percent higher utilization rate.

It should be remembered that these utilization rates are based on the hospital experience of persons living at the time of the interviews. If the rates for decedents could be included, even greater differentials would result with advancing age.⁴

A similar rise in the total number of days of care per 1,000 persons as age advances is shown for men and women and for persons with and without hospital insurance, except that for women aged 73 and over without hospital insurance the number declined slightly. There are a few deviations from this trend of higher rates with increasing age both for the discharges and for the average length of stay, although these deviations tend to offset each other. The average length of stay for all men aged 62 to 64, for example, was 15.5 days, and for those aged 65 to 72,

⁴ The hospital utilization rate was about four times greater among decedents than among those aged 62 and over reporting on hospital stays. Thus the utilization rate per 1,000 decedents reported by surviving spouses aged 62 and over was 640 days in any medical institution and 538 in general and short-stay hospitals. The proportion of decedents increased with age. Data from the Vital Records Survey also show similar hospital utilization rates for decedents aged 65 and over (National Center for Health Statistics, Series 22, No. 1. *Hospitalization in the Last Year of Life, United States, 1961*, table F).

12.6 days. The discharge rates increased substantially, however, from 137 for the younger group to 185 for the older, and this rise more than offset the reversed trend in the reported average length of stay for these two groups.

The disparity in hospital utilization rates between the sexes is much larger for those without hospital insurance than for those with insurance. The rates for noninsured men aged 65 and over are considerably higher than those for women. The higher utilization of hospital facilities by aged men without insurance may be related to their marital status and living arrangements. Sixty-three percent of the nonmarried men had no health insurance coverage, compared with 51 percent of the nonmarried women, and 36 percent of the married couples (see chapter 11). These data suggest that for couples, who have better insurance coverage, hospital utilization may be lower because there is someone at home to care for the sick individual. Furthermore, the living arrangements of aged widows and other women without husbands, a relatively high proportion of whom live with children or other persons, may be such that their need for hospital care is less than that of nonmarried men, who tend to live alone and have no insurance.

BENEFICIARIES AND NONBENEFICIARIES COMPARED

For persons aged 65 and over as a group, hospital utilization rates are generally higher for OASDHI beneficiaries than for nonbeneficiaries. The discharge rate for beneficiaries is 176 per 1,000 compared with 161 for those not receiving benefits (table 9.7). The average length of stay for beneficiaries discharged from general hospitals is also longer—15.6 compared with 13.8 days for nonbeneficiaries. The resulting total number of days of care per 1,000 persons is almost one-fourth higher for beneficiaries.

The pattern of overall higher hospital utilization rates for beneficiaries prevails whether or not they have hospital insurance coverage. The immediate reason for a worker's filing for his OASDHI benefits may be that he requires hospitalization that entails cessation or curtailment of employment. This inference is borne out by comparing the discharge rates for persons who were still employed and those who had recently left the labor force. For men aged 65 to 72 who first received benefits in 1962, the discharge rate was one-third higher than for men in the same age group who were not beneficiaries and were more than three times as likely to have had full-time jobs throughout 1962.⁵ The follow-

⁵ 44 percent of the nonbeneficiaries compared with 14 percent of the part-year beneficiaries aged 65 to 72 had full-time, year-round jobs during 1962 (table 7.6).

ing tabulation compares the discharge rates by age for nonbeneficiaries, men who were receiving OASDHI benefits throughout 1962, and men whose benefits started in 1962:

Discharge rates per 1,000 men			
	Full-year beneficiaries	Beneficiaries with bene- fits starting in 1962	Nonbene- ficiaries
Aged 62-64.....	149	266	118
Aged 65-72.....	186	216	163
Aged 73 and over.....	192	(¹)	159

¹ Not shown where base is less than 50,000.

The pattern of higher hospital discharge rates for beneficiaries than for nonbeneficiaries holds for most age groups, regardless of hospital-insurance status, except for the group aged 62 to 64 without hospital insurance. Among men aged 62 to 64, however, nonbeneficiaries without hospital insurance have considerably higher utilization rates than beneficiaries (table 9.8 and chart 9.1). Because there were relatively few persons aged 62 to 64 without insurance who were hospitalized during 1962, the sampling error may be high.

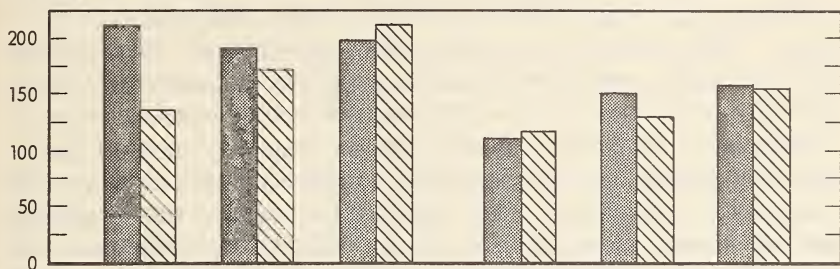
The highest rates were reported for men beneficiaries aged 62 to 64 with insurance. In this category, there were 325 discharges per 1,000 persons, and their average stay of 17.3 days meant 5,626 days of care for every 1,000 persons in the group. The unusually high utilization for insured beneficiary men aged 62 to 64 strongly suggests that an important reason for claiming benefits is ill health requiring hospitalization. Indeed, more than a fourth of the men in this age group were severely disabled and drew OASDHI benefits because of their disability.

VARIATIONS IN LENGTH OF STAY

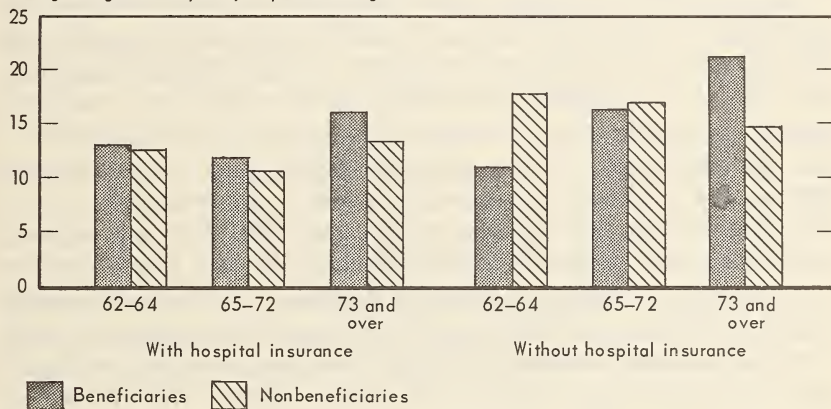
The average length of stay per discharge is more than 2 weeks. This average tends to obscure the variation in duration of stay for many of the hospitalized aged. The record of the total number of days of hospital care for each discharge in 1962 from general and short-stay special hospitals provides the basis for analyzing the distribution of patients discharged in terms of length of time spent in the hospital. The data were grouped by 3-day intervals through the first 9 days, then by a 5-day period, followed by 15-day intervals up to 90 days. All stays of more than 90 days were grouped together (table 9.9).

Chart 9.1—Short-stay-hospital utilization rates for beneficiaries and non-beneficiaries, by age and hospital insurance status, 1962

Discharges per 1,000 persons (rate)



Average length of stay (days) per discharge



Approximately 1 out of 6 hospital stays was for 3 days or less. In all, about one-third of the persons discharged were in and out of the hospital within a week. One out of 5 stayed 10 to 14 days, and another fifth stayed 15 to 30 days. On a cumulative basis, 71 percent of the hospital stays were for less than 15 days and 91 percent for less than 31 days. Only 1 percent stayed more than 90 days for an individual episode. (Multiple stays by one person during the year are counted separately.)

By and large, there are no striking differences in the distributions for men and women, but relatively more men and women in the oldest group had the longer stays. Eighteen percent of the discharged persons aged 65 to 72 had stays of 1 to 3 days, compared with 14 percent in the older age group, an indication that

persons aged 65 to 72 are more apt than older persons to be hospitalized for a short stay.

LONG-STAY HOSPITALS AND NURSING HOMES

In addition to having a high rate of utilization of short-stay hospitals, aged persons are the primary users of long-stay institutions. These include, in this study, psychiatric, tuberculosis, chronic disease, and other long-stay hospitals and nursing homes. Excluded are homes for the aged not providing nursing care.

Because of limitations in the data on long-stay medical facilities, they should be used as general indicators rather than precise measures of utilization. The data are included in the totals but are not shown separately, except to indicate incidence and the proportion of total medical costs attributable to such care. A discussion of the institutional sample is included in appendix A.

Roughly 750,000 persons, or 4 percent of the 17.5 million persons aged 65 and over, received care in long-stay hospitals and nursing homes during 1962. Included in this count are aged persons who were in medical institutions at the time of the interview, as well as persons from the household sample who had stayed in such an institution at some time during the year. Aged persons with a stay in a short-stay hospital followed or preceded by a stay in a long-stay medical facility are also included. The average stay in the long-term medical facilities during the year was 37 weeks.

Utilization of long-stay medical facilities is closely associated with advancing age. While only 2 percent of those aged 65 to 72 were in long-stay medical facilities, the rate increases to 7 percent for those aged 73 and over (table 9.10). The pattern of increased utilization of long-stay medical facilities with advancing age holds for men, women, beneficiaries, and nonbeneficiaries.

Women aged 65 and over have slightly higher utilization rates than men in this age group, a reflection, perhaps, of the differences in age composition. There are relatively more very old women than men: men aged 73 and over represent 20 percent of the population aged 65 and over, and women in that age group make up 26 percent. Since advancing age is an important factor in utilization of long-stay facilities, it is not surprising to find that a higher proportion of women are in need of long-term care.

The rates of utilization of long-stay hospitals and nursing homes are lower for beneficiaries than for nonbeneficiaries within each age group. The greatest disparity in rates between beneficiaries and nonbeneficiaries is found in the oldest age group: 13 percent of the nonbeneficiaries aged 73 and over were in long-stay medical

facilities, compared with only 3 percent of the beneficiaries. It is the nonbeneficiaries, with a large proportion of very old persons with low incomes, who tend to remain in long-stay medical facilities.

Public assistance recipients have considerably higher utilization rates in long-stay medical facilities than nonrecipients. Eight percent of those receiving some cash assistance, compared with about 4 percent of the nonrecipients, were in long-stay hospitals or nursing homes during the year. In many cases, reasons for receiving public assistance are that the individual is in ill health, unable to work, or in a medical facility. In this comparison, as in the analysis of short-stay hospital utilization, persons are classified as recipients if they received cash assistance, whether or not payments in their behalf were made directly to a hospital or nursing home by a public assistance agency. If those in whose behalf payments for medical care were made to a hospital or nursing home had also been included, the utilization rates of public assistance recipients would be somewhat higher.

When data for aged persons in short-stay and long-stay medical facilities in 1962 are combined, about 1 out of every 6 aged persons in the United States was in some medical facility during 1962. Among the 17.5 million aged persons aged 65 and over, 3.1 million received such care during 1962. An aged person who had stays in more than one type of medical facility during the year was counted only once. The data on utilization of all medical facilities by the aged during 1962 are summarized as follows:

	Percent in medical facilities in 1962		
	Total	Men	Women
Aged 65 and over.	17.5	17.5	17.5
Aged 65-72.	15.5	16.2	15.0
Aged 73 and over.	19.8	19.2	20.2

Among persons aged 65 and over as a group, there is no difference in utilization of medical facilities by men and women. Within the age groups 65 to 72 and 73 and over, however, differences do occur: in the younger group, men have slightly higher rates, and the pattern is reversed in the older group. The higher utilization rates for women aged 73 and over reflect their higher rates in long-stay facilities. The factors affecting utilization of short-stay medical facilities apply as well to the combined utilization of short-stay and long-stay medical facilities.

PHYSICIAN CARE

FREQUENCY OF VISITS

Data on frequency of visits with a doctor in 1962 relate only to the household population. Consultations in outpatient clinics are counted as doctors' visits, but doctors' visits to any person in the sample while he was a patient in a hospital are not included. Each respondent was asked (for himself and separately for a spouse) how many times he saw a doctor in 1962, either at home, or in a doctor's office or clinic, not counting any visits while he was a patient in a hospital. The respondent was asked to evaluate his own health, and then he was asked the following question: "Would you say you see a doctor as often as you should?" This question and the health-evaluation question were to be answered only by respondents who were present to answer for themselves, on the assumption that answers for someone not present, even a spouse, might differ from the individual's answer for himself.

Obviously, recall data on the number of contacts with a doctor during a full year are suspect: the absolute level may be understated or overstated. There is no a priori reason, however, to believe that response errors are correlated with the main variables which were used to study utilization of physician's services—sex, income, health status, or even age.

It is widely accepted that at least one contact a year with a physician is desirable as a preventive measure at any age and that some treatment is likely to be necessary in the course of a year, particularly at the older ages. Nevertheless, some 29 percent of the persons 65 and over said they had not seen a doctor during 1962 (table 9.11).

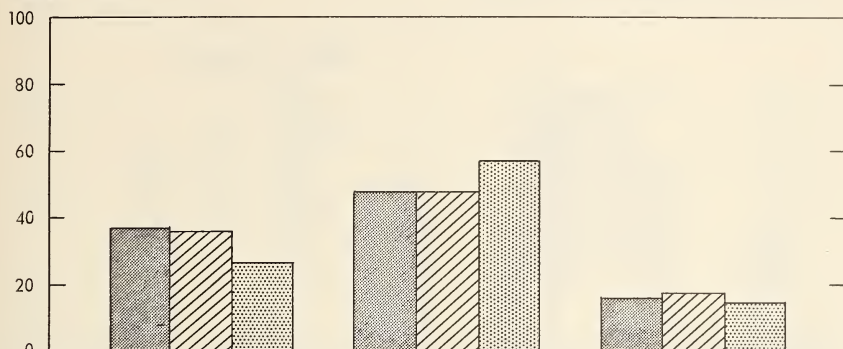
Women tend to consult doctors more than men.⁶ Seventy-five percent of the aged women saw a doctor in 1962, and 67 percent of the aged men reported contact with a doctor that year. Of those who did consult doctors in 1962, women saw doctors somewhat more frequently than did men.

The annual number of physician visits was somewhat more closely related to income than was short-stay-hospital care, at least for men. Some 37 percent of the men in the low income third reported no visits to or from a doctor compared to 26 percent for those in the top third (table 9.12 and chart 9.2). For women the differences were insignificant. In part, this lack of correlation

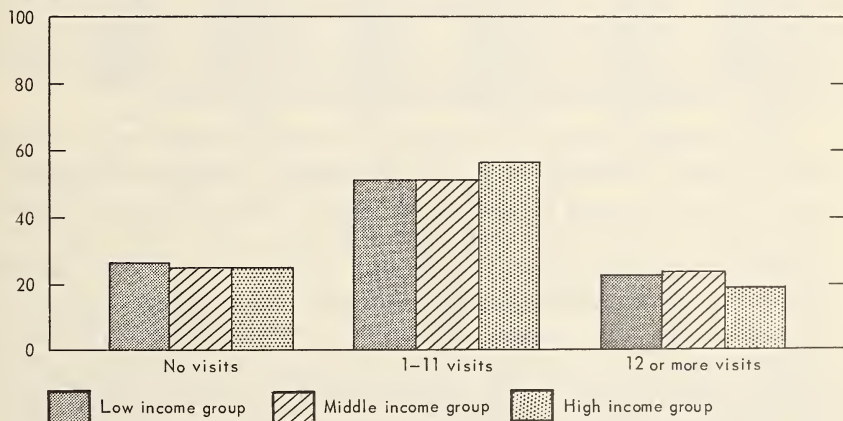
⁶ See also National Center for Health Statistics, Series 10, No. 18. *Volume of Physician Visits*, and No. 19. *Physician Visits, Interval of Visits*; and Ethel Shanas, *The Health of Older People: A Social Survey* (Cambridge, Mass.: Harvard University Press, 1962).

Chart 9.2—Number of visits to doctor by men and women aged 65 and over, by income group, 1962

Percent of men



Percent of women



may be an artifact resulting from attribution of a couple's income class to each member and the large number of widows supported by relatives. In view of the well-known correlation of income with health status, however, the data on doctors' visits indicate that those most in need of care—the low income group—were least likely to receive it.

The number of consultations is closely related to self-evaluation of health (table 9.13). For both men and women who reported on their health, the proportion without care was only about one-third as large for those saying they were in poor health as for those describing their health as good. Conversely, the proportion reporting 24 or more visits during the year was about four times

as large for those reporting poor health as for those reporting good health. In summary, the percentages of persons 65 and over within each health-status group who reported specified numbers of visits compare as follows:

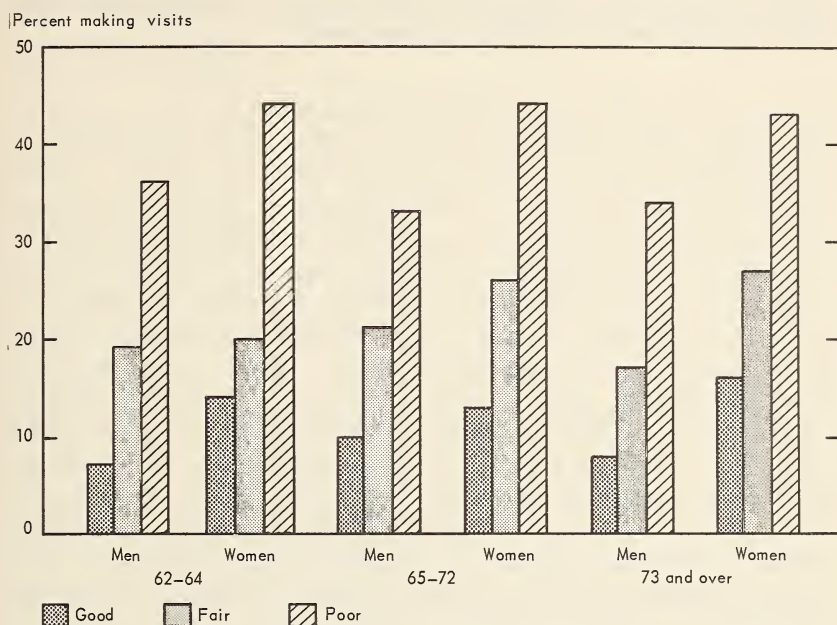
	Men	Women
No visits:		
Good health.....	45	33
Poor health.....	18	11
12-23 visits:		
Good health.....	6	10
Poor health.....	19	27
24 or more visits:		
Good health.....	3	4
Poor health.....	14	16

Some people who do not go to a doctor say they do not think a doctor can help or they are afraid to go, but it seems doubtful that such reasons would account for the fact that 18 percent of the men and 11 percent of the women aged 65 and over (not in institutions) who considered their health poor did not see a doctor in 1962. Financial ability was probably a factor also.

Because health tends to be inversely correlated with age among those already advanced in years, one might expect direct correlation between age and frequency of visits. Although there is some correlation, most of the differences are so small that they are probably not statistically significant (table 9.14). Two points stand out: first, differences between men and women persist in all age groups and, second, differences between beneficiaries and nonbeneficiaries in the same age/sex group are negligible except for men aged 62 to 64. In the latter case, the much higher rates for beneficiaries than for nonbeneficiaries—23 percent versus 10 percent with 12 or more visits, and 30 percent versus 37 percent with no visits—clearly reflect the fact that the beneficiary group includes many who could not work because of poor health, whereas most nonbeneficiary men of this age were regularly employed. This means, on the other hand, that nonbeneficiaries could better afford needed care. Had this not been the case, the nonbeneficiary rates would probably have been lower, and the differences in utilization more pronounced, than they actually were.

That differences by age are largely a function of health is confirmed by analyzing physician visits by age of men and women, cross-classified by health status (table 9.13 and chart 9.3). Declining health rather than advancing age in itself brings on more frequent visits to the doctor.

Chart 9.3—Percent of men and women making at least 12 visits to doctor, by health status and age, 1962



ADEQUACY OF VISITS

Nearly half the respondents said they did not see a doctor as often as they should. Differences were negligible between men and women aged 65 and over and among age groups, except that a relatively high proportion of men aged 62 to 64 (58 percent) gave a negative response. The most striking differences appear between income groups, despite the anomalies inherent in that classification as applied to persons. Of the persons 65 and over in each income third, the following percentages said they did not see a doctor often enough:

	Men	Women
Low third.....	55	53
Middle third.....	46	44
High third.....	41	36

In general, the relationship between number of visits and satisfaction with the amount of consultation is logical; those who said they saw a doctor as often as they should had more consultations, on the average, than those who said they did not see a doctor as often as they should (tables 9.15 and 9.16).

THE COST OF MEDICAL CARE

INCREASING AWARENESS of the problem of medical care costs of the Nation's elderly population has stimulated both public and private interest in lightening the burden on the individual of financing such care in his later years. The extent of the problem in 1962, the indications of economic stringency occasioned by the costs of medical care, and patterns of expenditure for health care are among the subjects explored in the 1963 Survey of the Aged for the period that preceded, by 4 years, the effective date of the health insurance provisions of the Social Security Amendments of 1965. Government programs, such as those available in many States under the Federal-State program of Medical Assistance for the Aged (the Kerr-Mills program, enacted in 1960), had helped to meet the health care needs of some, and private insurance had reduced the financial risks for many. The problem in 1962, however, was still much the same as in 1957, the time of the last survey of aged OASDHI beneficiaries: necessary health services and adequate insurance for health expenses remained beyond the means of most aged persons.

In this chapter, following a discussion of conceptual problems in dealing with data on medical costs, the total medical costs incurred by aged couples and nonmarried men and women are examined in relation to hospital utilization and health insurance coverage, beneficiary status, income, and age. Costs incurred in short-stay hospitals are analyzed, with brief comment on the effect of some of the variables. Detailed tables are included to permit more intensive analysis. Data are presented on the extent of care provided by public or private agencies. Out-of-pocket expenses in dollars and as a proportion of income are examined and compared with costs incurred.

THE CONCEPT OF MEDICAL COSTS

Collection and interpretation of data on medical care costs are complicated by a unique conceptual problem: whether costs should be based on amounts incurred for medical care regardless of the source of payment—the individual, his insurance, relatives, or public or voluntary agencies—or whether they should be based

on out-of-pocket expenses for care by patients and their families, that is, direct payment for services and supplies plus the net cost for any private insurance. In planning the 1963 survey, it was assumed that, to the extent possible, answers to both questions were needed, as well as the relationship between the two measures. Those concerned with the broad problem of financing medical care costs and assessing the impact of new or modified programs require information on the range in total costs during a year for carefully defined subgroups.

Because medical care has life-and-death consequences, and also because medical care costs, particularly hospital costs, are irregular in their incidence and likely to be very burdensome, the charge to the patient or consumer may be less than the economic cost of the service to the vendor, or there may be no charge at all. In fiscal year 1965, for example, public funds supported 22 percent of total national expenditures for personal health care, estimated at \$33 billion, and private philanthropy, another 2.5 percent.¹ For hospital care alone, the proportion of costs met out of public funds was almost twice as large. Moreover, the providers of medical care have traditionally scaled their fees somewhat in accordance with ability to pay. It was not feasible or necessary for the purpose at hand to try to measure this. However, there is a growing tendency, as public provisions for payment have expanded, to charge full costs for care of low-income patients. Account will have to be taken of this tendency when studying the relationship between medical costs for the aged after July 1966 and those prevalent before health insurance for the aged was in effect under the Social Security Act.

The Social Security Administration adopted for use in the 1963 survey essentially the same questions on medical care costs that the Health Interview Survey had tested and was using in the last half of 1962 to collect, by household interview, data on personal health care expenditures covering the 12 months prior to the interview. This was done to take advantage of the methodological research of the Health Interview Survey and also in the hope that use of similar questions would maximize the value of the data from the two sources by permitting comparisons.²

The essential questions in both surveys related to "bills that are paid, or are to be paid by you, your health insurance, or your relatives." They were asked separately for doctors' care, hospital care, dental care, medicines, and other medical supplies and

¹ Ida C. Merriam, "Social Welfare Expenditures, 1965-66," *Social Security Bulletin*, December 1966, table 5.

² See the section on health services and medical costs in appendix A.

services. The Health Interview Survey collected this information for each family member separately; the Social Security Administration collected it for the unit.

It did not seem feasible to ask respondents to estimate the value of care they received without charge or the amount of any special discount; it was assumed that such estimates would be unreliable if provided. At the same time, it seemed essential to approach as closely as possible a measure of the total costs or value of the care received. It was concluded that the average amount of "bills paid or to be paid . . ." only by those who received no free care would approximate total costs incurred more closely than the average of bills paid by all the aged who reported paying any bills. The data obtained in response to the questions as to how much "all bills for hospital care, doctors' care, etc., come to" are presented as "medical costs incurred"; they are cross-classified by hospitalization status, health insurance coverage, income group, and age, with the costs of those receiving any free care omitted from the distributions.

While the basic data on utilization of medical services, health status, and insurance coverage relate to individuals, information on medical costs is for couples and nonmarried persons. It was requested in this manner because it was believed that physicians' and drug bills could be reported better for couples than for each member separately and, more important, because of interest in the relationship of medical costs to income, the data for which had been collected on a unit basis. Two problems arise in analyzing data for the married: (1) to relate utilization of services to income, it is necessary to attribute to both husband and wife the income classification of the unit; this results in certain anomalies: some of the widows and other nonmarried women in the high third, for example, were in financial straits similar to those of some couples in the low third; on the other hand, some nonmarried persons with very low income lived with relatives who were economically comfortable and paid large medical bills for their elderly relatives; and (2) to relate costs to hospital utilization or to health insurance coverage, it is necessary to classify couples by whether either, both, or neither member was hospitalized and, likewise, whether either, both, or neither had health insurance.

MEDICAL COSTS INCURRED

The mean medical care cost in 1962 was \$442 for the 9 out of 10 aged couples who assumed responsibility for their own costs

without help from government sources or private voluntary agencies. These couples paid the charges and fees out of their own resources, which included insurance benefits and help of relatives. Some could pay for their care only because doctors or hospitals adjusted their rates in the light of the patient's limited resources. Half the couples had costs totaling more than \$240 during the year, and half had costs totaling less (table 10.1). Among the nonmarried, 8 in 10 paid for care out of their own resources. The mean cost was about \$270; the median for men was \$75, and for women, \$110.

The averages are higher if those who reported no costs incurred, that is, no services received, are excluded from the calculation. For couples the differences are negligible, because all but 3 percent reported some costs. Among the nonmarried, however, a considerable proportion, 16 percent of the men and 9 percent of the women, who said they did not receive free care reported no medical costs incurred. If it were possible to value the free services received by many of the aged, the cost figures would probably be still higher, particularly for the nonmarried, who more often had to turn to a public or private agency for assistance in meeting medical care costs.

Averages can be meaningful for many purposes, but in the area of personal medical costs, where the incidence of very heavy expenditures is uneven and there is no way of knowing on whom the obligation will fall from year to year, the range is highly significant. This is particularly the case among the aged, a high proportion of whom, because of ill health, have expenditures for medical care that are in the upper ranges. Another large group have very small expenditures, not always because they are in good health, but sometimes because the demands on their limited incomes for the basic necessities of life leave little money for medical care.

Of the aged units reporting total medical costs in 1962, 11 percent of the couples and 7 percent of the nonmarried had total medical bills of more than \$1,000. At the other extreme, reporting total medical costs of less than \$100, were about a fourth of the couples and more than half the nonmarried, including those who said they incurred no costs. Many of the latter presumably were in good health and required little or no medical care; others may have postponed necessary care for financial or other reasons.

There are diverse reasons why the proportion of nonmarried units with such low costs was so much higher than that for the married couples. Proportionately more of the nonmarried are at the low income levels and may have been billed below cost. A

much higher percentage of nonmarried persons than of couples were excluded from the analysis of medical costs incurred because they received some free care; 16 percent compared with 9 percent. Finally, the cost for two persons, even if both receive only minimal care, are likely to total more than the bills for one.

More than one-fourth of the aggregate medical costs incurred by couples and some two-fifths of the costs incurred by the nonmarried were for care in medical institutions (table 10.2). Short-stay general and special hospitals accounted for almost the entire amount for medical institutions in the case of the married, but for only about half in the case of aged persons without a spouse. The nonmarried are considerably older, on the average, and often unable to manage by themselves. Some, especially among nonmarried men, who might otherwise be able to remain at home, do not have children who could care for them. The large proportion of the aggregate costs incurred for long-stay institutional care is in a way surprising because the data do not represent persons whose nursing home bills were met by public assistance agencies, for example. On the other hand, good nursing homes are very expensive, and high rates for the few who could pay their way raised the total substantially. Moreover, for those who live permanently in nursing homes, the cost represents lodging and board as well as medical care.

Services of physicians and surgeons accounted for about one-third of incurred costs for couples and roughly one-fourth for the nonmarried. Medicines and drugs came to more than one-fifth of incurred costs for couples and nonmarried women and almost as much for nonmarried men.

Just as the average total cost figures would be higher if those receiving free care could be included, so the proportion of the total cost accounted for by care in hospitals, nursing homes, and other medical facilities would be larger, because persons receiving such care are the most likely to have help from public or voluntary agencies and so be excluded from this analysis. The proportions for other services and medical supplies would be reduced correspondingly.

The larger the total bill, the larger the proportion accounted for by care in hospitals and other medical institutions. The offsetting drop was most marked for medicines and drugs for both couples and the nonmarried. For the latter, the proportion of the total accounted for by physicians also dropped considerably when total costs exceeded \$750.

IMPACT OF HOSPITAL CARE

Only the aged who received care in short-stay hospitals are included in the following analysis. Persons who received care in long-stay hospitals or nursing homes are not included because of limitations of the institutional sample.

Almost half the aged couples and more than one-third of the nonmarried men and women incurred medical costs exceeding \$1,000 in 1962 when there was a hospital stay involved. Among those not hospitalized, only about 1 in 100 had costs of this magnitude for the year (table 10.3).³ For couples with one or both members in a short-stay hospital any time during the year, mean total costs were about \$1,200, and for nonmarried persons with at least one stay, costs were more than \$1,000. Half the couples incurred bills exceeding \$900, and half the nonmarried men and women incurred costs of more than \$700.

For those not hospitalized, comparative medical costs were much lower. Among married couples, average costs were \$233, barely one-fifth as much as when at least one member had been in the hospital. Medical bills averaged about \$130 for nonmarried persons who were not hospitalized, only one-eighth as much as the year's bill for those who had been hospitalized (chart 10.1). Excluding couples and nonmarried persons who reported no costs at all because they received no services, the mean costs of those not hospitalized amounted to about \$240 and \$150, respectively.

That hospital care was more likely to be beyond the means of aged persons than other medical needs is illustrated by the fact that the aged persons hospitalized in short-stay facilities were

Chart 10.1—Mean medical costs incurred by units aged 65 and over, by hospital utilization, 1962

Married couples:

Neither in hospital

\$233

One or both in hospital

\$588 \$1,220

Hospital Costs Other

Nonmarried persons:

Not in hospital

\$131

In hospital

\$537 \$1,038

³ See also table 4.18, which shows the effect of a hospital stay on assets.

about three times as likely to turn for some or all of their care to government sources or voluntary agencies as those who did not go to a hospital or nursing home during the year. Units who were not in any medical facility in 1962 and units who were in a short-stay hospital are compared in the following tabulation as to the percent receiving free care:

	In short-stay hospital	Not in any medical facility
Married couples.....	17	6
Nonmarried men.....	38	10
Nonmarried women.....	28	9

Hospital charges accounted for about half the aggregate medical costs incurred by the aged who were hospitalized at some time in 1962 and who received no free care; charges by physicians and surgeons accounted for roughly 30 percent, and medicines and drugs, about 10 percent. For those in neither a short-stay hospital nor any type of long-stay medical facility, medicines and drugs accounted for a somewhat larger proportion of total costs than did physicians. Dental and other care was proportionately more substantial than for the hospitalized group, although the amounts spent by those who incurred such costs were not significantly different. The percentage distributions are as follows:

	Married couples		Nonmarried men		Nonmarried women	
	In hospital	Not in hospital	In hospital	Not in hospital	In hospital	Not in hospital
Mean cost.....	\$1,220	\$241	\$1,084	\$125	\$1,022	\$158
Total percent.....	100	100	100	100	100	100
All medical institutions..	48	—	53	—	54	—
Short-stay hospitals..	48	—	47	—	53	—
Other.....	—	—	6	—	1	—
Physicians and surgeons..	32	36	24	35	30	33
Medicines and drugs....	12	38	9	41	11	40
Dentists.....	3	12	1	11	2	8
Other.....	5	13	13	12	4	18

About 9 in 10 of those who assumed financial responsibility for their medical care incurred some costs for medicines and drugs. The costs were somewhat larger per capita for the nonmarried

than for the married, and larger, for each type of unit, for those hospitalized than for the others. The mean amounts for those reporting that they incurred costs for medicines and drugs are as follows:

	In hospital	Not in hospital
Married couples.....	\$150	\$98
Nonmarried men.....	107	57
Nonmarried women.....	121	69

EFFECT OF HEALTH INSURANCE OWNERSHIP

Slightly more than half of all persons aged 65 and over had health insurance at the end of 1962 to meet some part of their medical care costs.⁴ The proportion was higher for couples than for the nonmarried because those still married are younger, on the average, and more likely to be employed. Sixty-four percent of the couples had a health insurance policy of some type, covering one or both members, compared with 49 percent of the nonmarried women and 37 percent of the nonmarried men.

Units aged 65 and over with health insurance had somewhat higher medical costs for the year than did those without insurance (table 10.4). Those without insurance were more than four times as likely as those with insurance to rely on public assistance or other agency help for some or all of their care, as shown below:

	Percentage receiving some care without charge	
	Units with health insurance	Units with no health insurance
Married couples.....	4	18
Nonmarried men.....	5	26
Nonmarried women.....	5	23

The median medical cost for couples with health insurance and no free care was \$270, and for those without insurance it was \$185. For the nonmarried the median was about \$120 for the insured, compared with about \$80 for those without insurance. The differences are reduced somewhat when those who reported no costs at all are excluded in calculating the averages. Units without health insurance were more likely than those with a policy to report no medical costs, even though costs incurred are defined to exclude health insurance premium payments. The difference

⁴ Full analysis of the data collected in the 1963 survey on means of meeting costs must wait on certain retabulations, and will be published later.

probably reflects to some extent the lower economic status of those with no health insurance.

Since most health insurance policies provide some in-hospital protection, the insured obviously were in a better position to finance the high costs associated with hospitalization than those without insurance. Costs of more than \$1,000 in 1962 were reported by 13 percent of the insured couples and by 8 percent of the uninsured. For the nonmarried the proportion was about the same for the two groups—roughly 6 percent.

CORRELATION WITH INCOME

Medical costs incurred appear to be directly correlated with the income of aged couples and the nonmarried aged. When each group is classified into income thirds, there is a moderate increase in costs with rising income (table 10.5). Mean costs and incomes varied as follows between units in the high and low income thirds:

	Low income third		High income third	
	Mean cost	Mean income	Mean cost	Mean income
Married couples.....	\$330	\$1,521	\$521	\$7,621
Nonmarried men.....	165	660	259	3,618
Nonmarried women.....	259	417	318	2,745

The income figures above are based on a larger number than the corresponding cost figures, since the former include all those reporting on income and the latter are limited to those reporting on income who also reported on costs and received no free care. Nevertheless, it is clear that the lower the income, the greater the burden of medical costs.

Also, the lower the income, the larger the percent of aged units who received care from a government or voluntary agency, as shown by the following tabulation:

	Low income third	Middle income third	High income third
Married couples.....	18	7	4
Nonmarried men.....	27	20	9
Nonmarried women.....	17	18	10

There were no significant differences by income in utilization of hospital facilities or physicians' services, as shown in the preceding chapter. The differences in costs by income that appear in the data result from a combination of three factors: first, there is the statistical artifact that the level of incurred costs is affected most for the low income third and least for the top third by omission of the value of care provided by public or voluntary

agencies; second, to the extent that hospital and physician bills may be rendered at reduced rates to take account of a patient's limited resources in relation to the size of his bill, there would be a direct correlation between income and costs incurred; finally, there is the fact that total costs incurred tend to be higher for those with health insurance than for those without such protection, and insurance coverage is closely correlated with income level.

RELATIONSHIP TO AGE AND BENEFICIARY STATUS

Among those aged 65 and over who assumed responsibility for their medical costs, beneficiaries tended to have higher costs than nonbeneficiaries, but the differences were not large and not entirely consistent (table 10.1). Much more striking is the greater tendency of nonbeneficiaries to turn to public or private agencies for help in meeting their medical care costs. Following are the proportions receiving some care without charge:

	Percent	
	Beneficiaries	Non-beneficiaries
Married couples.....	8	13
Nonmarried men.....	14	25
Nonmarried women.....	11	20

With utilization varying directly with age, one might expect costs to vary accordingly. There is no consistent relationship, however, between costs incurred and age (table 10.6). This suggests that reduced ability to pay and poorer health insurance coverage are enough to offset the greater use of services by those aged 73 and over. Receipt of free care does increase significantly with age.

In general, these findings hold true for both beneficiaries and nonbeneficiaries. When beneficiaries and nonbeneficiaries in the same age group are compared there is again no consistent pattern except that the number of severely disabled among beneficiary couples and nonmarried men aged 62 to 64 is reflected in relatively high costs. This is illustrated by comparing the mean costs of beneficiaries and nonbeneficiaries, including those who reported no services, as follows:

	Married couples		Nonmarried men		Nonmarried women	
	Beneficiaries	Non-beneficiaries	Beneficiaries	Non-beneficiaries	Beneficiaries	Non-beneficiaries
<i>Mean cost:</i>						
Aged 62-64.....	\$572	\$403	\$287	\$206	\$236	\$240
Aged 65-72.....	417	425	255	292	234	226
Aged 73 and over....	495	374	239	293	319	332

At age 73 and over, nonbeneficiaries, because of their very limited resources, were roughly twice as likely as beneficiaries to turn to public agencies for help with their medical bills.

SHORT-STAY-HOSPITAL COSTS

The effect of a hospital stay on total medical costs cannot be overemphasized. Of the 280,000 aged couples who incurred medical costs of \$1,500 or more in 1962, 95 percent had at least one hospital episode that year. Of the 282,000 nonmarried men and women with costs of this size, 93 percent received care in a medical facility, just over half of them in a short-stay hospital, the others in a nursing home or long-stay hospital. At the other extreme, of the 2.7 million couples and the 4.8 million other persons aged 65 and over whose medical costs ranged from \$1 to \$300, only 2 to 3 percent received care in a hospital or other medical facility.

Of those who received care in a short-stay hospital, couples averaged almost \$600 for such care, and the nonmarried, almost \$540 (table 10.7). These amounts represent only the hospital charges and do not include physicians' and surgeons' fees, prescription drugs and other medicines, or other costs such as special nurses, therapy, and equipment. Inclusion of such charges would about double the figures, bringing the mean total medical costs to approximately \$1,200 for couples and more than \$1,000 for nonmarried persons.

The bills for hospital care alone for the nonmarried came to four times the average of all medical bills during the year for those not hospitalized. For couples, the average hospital bill was more than twice the total cost of all care paid for by the average couple when neither member had been in a hospital.

More than 250,000 aged units incurred hospital costs in excess of \$1,000 that they met out of their own resources (including any health insurance or help from relatives), but obviously a considerable number could not meet the cost of the hospital care they required. About a fourth of the aged units who had at least one short-stay-hospital episode in 1962 turned to public assistance or other agency help in meeting the costs of needed care.

HEALTH INSURANCE AND FREE CARE

Of the units who were in a short-stay hospital at any time in 1962, 68 percent of the couples and about 55 percent of the nonmarried said they had some kind of health insurance. Relatively few of the insured—7 percent of the couples and 9 percent of the

Chart 10.2—Percent of units aged 65 and over receiving free hospital care, by health insurance status, 1962

Married couples:

With health insurance



7%

No health insurance



33%

Nonmarried persons:

With health insurance



9%

No health insurance



55%

nonmarried—had to resort to a public or private agency to obtain care without charge. These small proportions undoubtedly reflect the relatively more favorable economic status of those with health insurance, as well as the contribution of health insurance in paying the bill, although many policies left a substantial proportion of the hospital bill unpaid in 1962. This will be discussed more fully in the next chapter.

For aged units without any kind of insurance protection who went to a hospital during the year, a third of the couples and more than half the nonmarried reported that some or all of their hospital care was provided through public assistance or other agency help (chart 10.2).

Average hospital costs for couples with some kind of insurance and no free care exceeded \$600 (table 10.8). For uninsured couples they amounted to \$520. Hospital costs above \$2,000 were reported by about 5 percent of both insured couples and those without insurance.

RELATIONSHIP TO INCOME AND AGE

Costs incurred for short-stay-hospital episodes by those aged 65 and over who assumed responsibility for their own bills show no consistent relationship to size of income or age (tables 10.9 and 10.10). With hospital utilization not related to income, it would be expected that costs would not be related, except to the extent that hospital charges were adjusted to ability to pay. Apparently this was not the case. The proportion of units receiving hospital care without charge varied sharply, however, in inverse relationship to income. The differences are particularly marked for couples,

dropping from 29 percent for the low income third to 3 percent for the top third.

OUT-OF-POCKET EXPENSES

Out-of-pocket expenses comprise direct payments by the unit for medical services and supplies plus the unit's outlays for health insurance premiums. In the aggregate, out-of-pocket expenses necessarily exceed private expenditures for medical care by the net costs of health insurance or the expenses for prepayment.⁵ This does not obtain, however, for any given population subgroup in a given year.

When insurance premium payments are added to direct payments for medical services and supplies, the amounts averaged close to \$400 for couples and \$250 for nonmarried persons who had some out-of-pocket expenses for medical care in 1962 (table 10.11). These figures are exclusive of any charges met by a health insurance policy, and they take no account of whether any care was provided without charge.

A not inconsiderable number of people who obtained medical care through a public or voluntary agency apparently made no direct outlays at all, or spent very small amounts. Thus, more than one-fifth of the nonmarried persons aged 65 and over reported no out-of-pocket expenses for medical care and close to one-third spent something, but less than \$100.

Although the averages are somewhat lower if they are calculated to include units reporting that they had no out-of-pocket expenses in 1962, the difference for couples was not large because all but 4 percent made an outlay for medical care in 1962. For the nonmarried, however, mean out-of-pocket expenses were about \$200, or one-fifth lower, when calculated on the basis of all units reporting on the item.

In contrast to the data on medical costs incurred, which indicate (probably understate) the cost of the care received regardless of who paid the bills, the data on out-of-pocket expenses measure what the aged themselves actually spent in 1962 and can be directly related to their income (table 10.15). Consequently, out-of-pocket expenses are a more appropriate measure

⁵ In the aggregate, for the total population, expenses for prepayment were equivalent to 4.5 percent of private expenditures for personal health care in fiscal year 1965 (Merriam, *loc. cit.*).

than total costs incurred for comparison with family expenditures on other goods and services and for analysis of differences among population subgroups in the relative share of income taken by medical care. They show that about 13 percent of the couples and nonmarried men and 20 percent of the nonmarried women spent a fourth or more of their income on medical care. Only about one-third of the couples and nonmarried women and half the nonmarried men held their medical expenses under 5 percent, which is roughly the national average.

EFFECT OF HOSPITALIZATION

Those who were hospitalized spent more than others for medical care, but the differences between the two groups were much smaller in the case of out-of-pocket expenses than of incurred costs. While all who were in a hospital incurred some costs, 3 percent of the couples and one-sixth of the nonmarried aged with one or more short-stay-hospital episodes reported no out-of-pocket expenses for medical care in 1962. Those without expenses represented 5 percent of the couples and about 20 percent of the nonmarried who were not hospitalized (table 10.12).

Including this large group with no expense at all, out-of-pocket expenses for medical care took less than 5 percent of income for close to 40 percent of the couples and the nonmarried women and more than half the nonmarried men who were not in any medical facility (table 10.16). Among those who received care in a short-stay hospital, the proportions with outlays amounting to less than 5 percent of income were only about half as large; the relative numbers receiving short-stay-hospital care whose medical outlays absorbed more than 25 percent of their income were 3 to 4 times as large as for those who received no hospital care, as illustrated by the following percentages:

	In hospital	Not in hospital
Out-of-pocket expenses as 25 percent or more of income for—		
Married couples.....	30	8
Nonmarried men.....	34	9
Nonmarried women.....	47	15

COMPARISON WITH COSTS INCURRED

When the two sets of data from the 1963 Survey of the Aged are compared, average out-of-pocket expenses for those reporting expense tend to be somewhat lower than costs incurred (for those with costs) as measured by the mean, but higher as measured

by the median.⁶ This is illustrated by the following figures for units aged 65 and over:

	Married couples	Nonmarried men	Nonmarried women
<i>Median:</i>			
Costs incurred.....	\$250	\$95	\$130
Out-of-pocket expenses.....	280	120	150
<i>Mean:</i>			
Costs incurred.....	454	308	309
Out-of-pocket expenses.....	393	252	255

Because very high medical costs tend to be associated with hospitalization and any health insurance is likely to cover some hospital costs, it would be expected that incurred costs would be substantially larger on the average than out-of-pocket expenses for those hospitalized. This is the case, as illustrated by the following figures:

	Married couples		Nonmarried women	
	In hospital	Not in hospital	In hospital	Not in hospital
<i>Median:</i>				
Costs incurred.....	\$940	\$180	\$705	\$100
Out-of-pocket expenses.....	530	240	345	130
<i>Mean:</i>				
Costs incurred.....	1,220	241	1,022	158
Out-of-pocket expenses.....	718	287	548	176

Furthermore, out-of-pocket expenses consistently exceeded incurred costs for those with no hospital episode in 1962, in part at least because of the net cost of hospital insurance.

On the assumption that the group receiving some free care is likely to incur costs above the average for those who assumed full responsibility for their own bills (out of their own resources or with help from relatives), the true differences between out-of-pocket expenses and incurred costs should be even larger than shown above when the costs exceed out-of-pocket expenses and smaller when the reverse is true.

Since the purpose of health insurance is to even out costs over time, it would be interesting to measure its success by comparing the two sets of measures for the hospitalized and the nonhospitalized cross-classified by health insurance coverage. Unfortunately, although costs incurred were so cross-classified, out-of-pocket expenses were not.

⁶ Much of the discussion of average costs incurred focuses on averages calculated on a base that includes units reporting that they received no services. Averages calculated exclusive of this group are used here because they seem more appropriate for comparison with average expenses out-of-pocket.

RELATIONSHIP TO INSURANCE OWNERSHIP AND INCOME

Characteristically, aged persons with health insurance had some out-of-pocket expense—all but 2 percent, 6 percent, and 8 percent, respectively, of the couples and the nonmarried men and women (table 10.13). At least there is usually a premium, or part of a premium, to pay. Also, those with insurance are likely to buy some services or medical supplies because they tend to be better off than those without such protection. Differences in the proportion of income spent on medical care by those with and without insurance would therefore be somewhat smaller than might appear from the dollar differences in out-of-pocket expenses.

As medical costs increased with relative income position, so did out-of-pocket expenses for medical care (table 10.14), but the increase was not proportional (table 10.17). For roughly one-fourth of the units in the low income third, out-of-pocket expenses took at least 25 percent of current income. They took an equally large slice of income from some in the top third, but the proportions, ranging from 4 percent for couples to 9 percent for nonmarried women, with such burdensome expenses were very much smaller.

HEALTH INSURANCE COVERAGE AND PREMIUMS

BEGINNING JULY 1, 1966, substantially all persons aged 65 and over are being protected under the OASDHI program against most hospital costs, and those who so elect may buy, for a monthly premium of three dollars, insurance against costs of physician care. It is nonetheless important to review the extent of voluntary health insurance coverage and to understand its effect on the utilization of health facilities and the costs of medical care in the period preceding the start of the health insurance benefits program.

Because of the high element of risk in medical care, health insurance coverage is especially important. Also, data on utilization and costs, particularly the latter, are more meaningful when classified by health insurance ownership. Considerable attention was therefore directed in the 1963 survey to the collection of data on the extent of health insurance coverage, the role of insurance in meeting costs, and the cost of the premiums. This chapter presents the data on extent of coverage and associated factors and, more briefly, the data on premium payments and the proportion of the hospital bill met by insurance. The latter sets of data are indicators of the quality of coverage.

Health insurance was defined in the 1963 survey as any plan specifically designed to pay all or part of the hospital or medical expenses of the insured individual. For the purpose of the survey, health insurance excludes the following: (1) plans limited to "dread diseases" only, such as polio or cancer; (2) insurance covering bills for accidents only; (3) insurance that pays only on the basis of the number of days that a person is sick; and (4) care given to dependents of military personnel, public welfare care, and care given to children under the program of services for crippled children or other public programs.

Respondents were asked for additional information relating to the specific services covered by their policies. Because of the variations in the services covered, it was necessary to restrict the classification of insurance to a few broad types: any health insurance, hospital insurance, and surgical insurance. Since the respondents with any form of health insurance usually had some

form of hospital coverage, the two measures are almost identical. Thus, 52 percent of the aged reported having some form of health insurance and 51 percent reported hospital insurance coverage. Some aged persons had as their only policy one that paid all or part of the doctor bills for nonsurgical care; such policies account for the slight difference reported between health insurance and hospital insurance coverage.

The following discussion on health insurance coverage relates in general to persons with any health insurance, although the tables also report separately on coverage for hospital insurance. Also reported are persons with surgical insurance, which pays all or part of the bill of the doctor or surgeon for an operation. Insurance that pays the cost of a visit to the surgeon's office for care after an operation is counted as surgical insurance.

Some aged persons carried major medical insurance, which meets a set percentage of the cost of most types of medical care both in and out of the hospital after the insured person pays an initial, agreed-upon amount of his medical expenses. The survey questionnaire did not specifically request data on major medical insurance coverage; an aged person with this type of coverage was reported as having hospital and surgical insurance.

Data on health insurance coverage are presented both for persons (individuals) and for units. Premiums and other financial data are analyzed on a unit basis.

EXTENT OF COVERAGE

About 9 million persons aged 65 and over had some form of health insurance during 1962. These persons constituted 52 percent of the 17.3 million aged who reported their status with respect to health insurance. The remaining 8.3 million persons had no insurance for protection against the costs of hospitalization, surgery, or other medical care. Almost 200,000, most of whom were in institutions, did not report their health insurance status. Since less than 10 percent of those in institutions who did report on insurance status were covered, it is reasonable to add most of the 200,000 to the number without insurance, bringing the total of persons without some form of health insurance to approximately 8.5 million.

Slightly more than half the aged persons (51 percent) had insurance providing hospital care benefits, and more than two-fifths (43 percent) had surgical insurance (table 11.1). The extent of coverage for each type of insurance was substantially the

same for men and women aged 65 and over, as shown by the following figures on the percentage with health insurance:

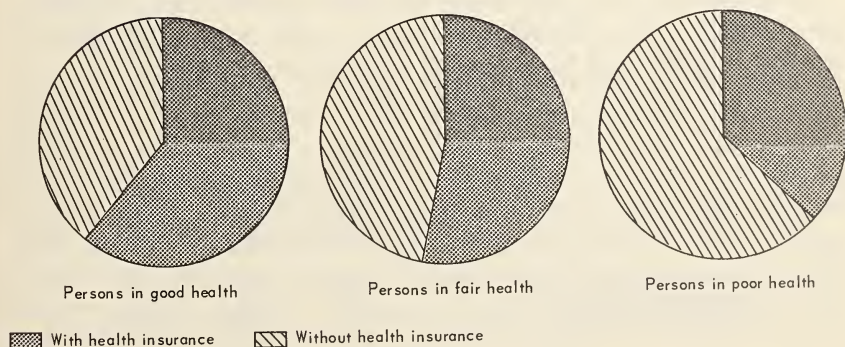
	Men	Women
Any health insurance.....	52	52
Hospital insurance.....	51	52
Surgical insurance.....	43	42

FACTORS ASSOCIATED WITH INSURANCE OWNERSHIP

Aged persons least likely to have health insurance were those in poor health, those not employed, those with low incomes, and the very old. Of the aged who evaluated their health condition as good, 3 out of 5 had health insurance, compared with slightly more than 1 out of 3 in poor health (table 11.4 and chart 11.1).

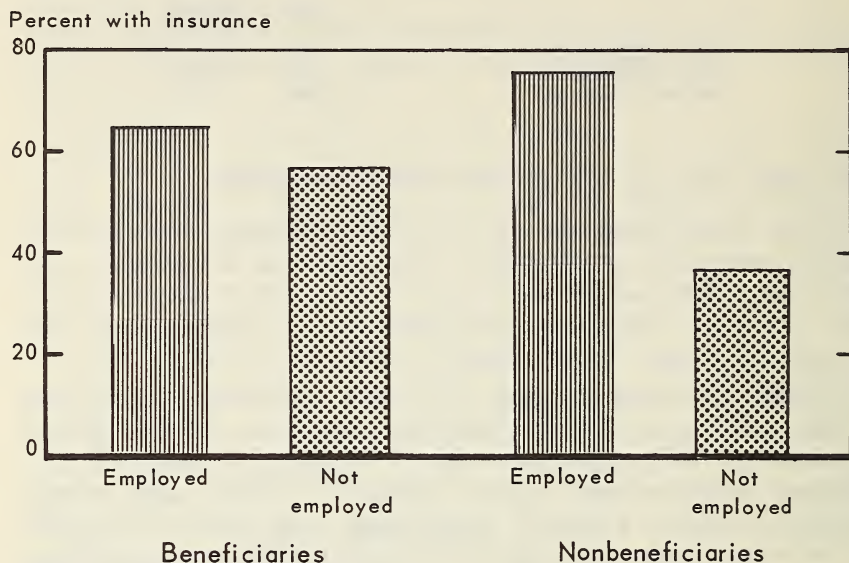
Health insurance coverage is strongly associated with employment. At the end of 1962, 43.2 million employees and 67.5 million dependents had hospital insurance coverage under collectively bargained employee-benefit plans.¹ Of the 2.8 million aged persons with full-time or part-time employment at the time of the interview, slightly more than two-thirds had health insurance coverage, compared with less than half of the 14.5 million aged persons not employed and reporting on health insurance (table 11.2 and chart 11.2).

Chart 11.1—Health insurance coverage of persons aged 65 and over, by health status, 1962



¹ Joseph Krislov, "Employee-Benefit Plans, 1954-62," *Social Security Bulletin*, April 1964.

Chart 11.2—Health insurance coverage of beneficiaries and nonbeneficiaries aged 65 and over, by employment status, 1962



One important reason for the relationship between employment and insurance coverage is that health insurance was available on a group-rate basis to many of the full-time employees, the employer often sharing the cost of the premium. Another reason for the association of employment and insurance coverage is the higher income of those with employment.

Coverage is even more closely related to income than to employment (table 11.5). The relative numbers with health insurance in the low, middle, and high income groups are as follows:

	Percent		
	Low income group	Middle income group	High income group
Married couples.....	42	66	81
Nonmarried men.....	16	31	64
Nonmarried women.....	31	43	66

Thus, it is not surprising that among units without health insurance the reason most often given was that they "could not afford" it (table 11.12). Among those who had at one time been insured,

the reason given next most frequently was that they "had no chance to continue their policy after retirement."

The proportion of persons with insurance coverage declined with age as follows:

Aged 62-64.....	68 percent
Aged 65-72.....	59 percent
Aged 73 and over.....	44 percent

The same pattern of declining coverage with advancing age prevailed for hospital and surgical insurance. Differences between men and women were negligible within these age groups, as well as in the combined group aged 65 and over (table 11.3).

BENEFICIARIES AND NONBENEFICIARIES COMPARED

As a group, aged persons receiving OASDHI benefits were better off in terms of health insurance coverage than nonbeneficiaries (table 11.1). This is largely because of differences between the beneficiaries and nonbeneficiaries in age and sex distribution, income, and employment. The following percentages are a reminder that the proportion of very old persons in the 65-and-over age group was greater among nonbeneficiaries than beneficiaries, particularly the women:

	Beneficiaries	Nonbeneficiaries
Total.....	100	100
Aged 65-72.....	57	48
Aged 73 and over.....	43	52
Men.....	47	39
Aged 65-72.....	25	24
Aged 73 and over.....	21	15
Women.....	53	61
Aged 65-72.....	32	25
Aged 73 and over.....	22	37

The nonbeneficiaries were an especially diverse group; they included younger persons with full-time employment throughout the year as well as a relatively large proportion of the very old who were dependent on relatives or public assistance or receiving care in a public institution. It seems likely that these older persons with low incomes found the cost of insurance beyond their means. Even when employed, many of them probably had not had insurance coverage available to them through their jobs and they could not later afford to purchase nongroup policies.

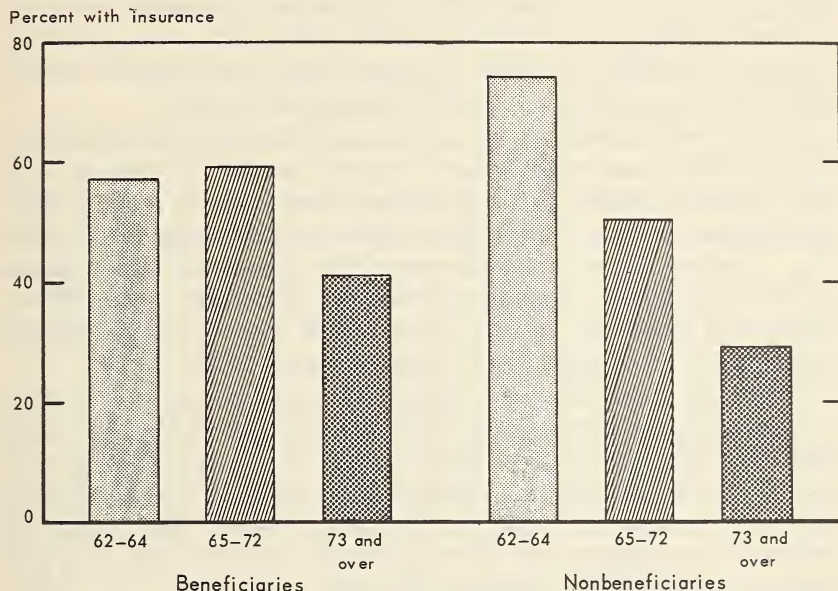
Women beneficiaries had somewhat better insurance coverage than men beneficiaries. The pattern was reversed, however, for nonbeneficiaries, among whom men had considerably better coverage. Again, these differences reflect the disparity in age, income,

and employment status. Among nonbeneficiaries aged 65 and over, 3 out of 5 men were aged 65 to 72, but only 2 out of 5 women were in this younger age bracket. Younger nonbeneficiary men were more likely to be employed and have higher incomes, and they could probably avail themselves of health insurance coverage on a group basis through their place of employment. The very limited coverage of older nonbeneficiary men, however, pulls down the overall average, so that the average male beneficiary aged 65 or over had better insurance coverage than the male nonbeneficiary in that age group.

Among those aged 65 to 72, beneficiaries and nonbeneficiaries had about the same degree of coverage (table 11.3). In the group aged 73 and over, however, 51 percent of the beneficiaries but only 29 percent of the nonbeneficiaries had such coverage. Persons aged 62 to 64 present a different picture. Nonbeneficiaries in this age group were much more likely than beneficiaries to have insurance coverage (74 percent compared with 57 percent), a reflection of the widespread employment of nonbeneficiaries. For men the disparity is even greater. Among beneficiaries, men aged 62 to 64 were not as likely to have insurance coverage as were men aged 65 to 72. More than 1 out of 4 men aged 62 to 64 who were beneficiaries in 1962 were receiving benefits because of disability. The extension of retirement benefits to this age group was designed particularly for people who were unable, for reasons other than disability, to obtain substantial employment. It is therefore not surprising that a relatively small proportion of beneficiaries in this age group had insurance coverage (chart 11.3). The relatively high coverage of women beneficiaries aged 62 to 64 may be accounted for in part by the fact that many of them had husbands with group coverage.

INCREASE SINCE 1952

The number of persons aged 65 and over with some form of health insurance coverage increased substantially from about 3.3 million in March 1952 to about 9 million at the end of 1962. Since the total number of persons in this age group was also expanding at a rapid pace, the number without insurance coverage still remained high. A survey conducted by the Bureau of the Census for the Social Security Administration in 1952 found that 26 percent of the noninstitutional aged population had insurance coverage. It is estimated that in that year 9.7 million persons, including persons in institutions, had no health insurance cover-

Chart 11.3—Health insurance coverage of beneficiaries and nonbeneficiaries, by age, 1962

age. At the end of 1962, about 8.5 million aged persons were without insurance (including those whose health insurance status was unknown). From March 1952 to December 1962, the number of aged persons with health insurance almost tripled, but the number without insurance dropped only 12 percent.

Data on insurance coverage from the various nationwide surveys since 1952 are summarized below:

	Percent with insurance
Noninstitutional population aged 65 and over:	
March 1952.....	26
July 1953.....	31
September 1956.....	37
July 1958.....	43
July-December 1959.....	46
July 1962-June 1963.....	54
Total population aged 65 and over, December 1962.....	52

Source: Surveys conducted by the Bureau of the Census for the Social Security Administration (March 1952 and December 1962) and for the Public Health Service and the Social Security Administration (September 1956); by the Health Information Foundation (July 1953 and July 1958); and by the National Center for Health Statistics (July-December 1959 and July 1962-June 1963).

According to the health insurance data collected by the National Center for Health Statistics, 54 percent of the noninstitutional population aged 65 and over had hospital insurance coverage during the period July 1962–June 1963. If the institutional population is included in this base, the percentage with insurance drops to approximately 52 percent, or about the same proportion reported in the 1963 Survey of the Aged (less than 10 percent of the institutional population reported having insurance).

Health insurance coverage of the aged increased from 1952 to 1962 partly because the increasing proportion of persons who were covered under group employee-benefit plans during their employment were retaining their insurance coverage after retiring. Another factor may have been the increasing urbanization of the population. Among couples, for example, about three-fourths in cities of 1 million or more had some health insurance compared to 55 percent in rural places (table 11.6).

These insurance-coverage figures do not in any way reflect the adequacy of the coverage. Equally counted as having health insurance are the persons with hospital insurance paying \$5 a day for 30 days and the person whose insurance covers the total bill for a semiprivate room for 180 days or more. The quality of coverage is suggested by the following data on premiums and the proportion of the hospital bill paid.

PREMIUM PAYMENTS

The number of workers with group insurance who were able to continue the same coverage after retirement would have been affected by provisions of the group-employee plans, especially the level of premiums to be paid by the individual. Past trends clearly suggest that many aged persons have not been able to continue their insurance when their cash income was reduced at retirement, especially when the premium cost they themselves had to pay was increased because the employer no longer contributed or because the retirees became subject to individual rather than group rates.

Respondents were asked the annual amount of their health insurance premium and whether any or all of the cost was met by others such as present or former employers, or relatives. As is true of almost all financial data collected in the survey, the data on premiums are for units, not individuals. Thus, if a man and his wife each had a policy, the figure should represent the sum of the two premiums, just as it does if one individual had two or more policies.

When the full cost of the premium was paid by the unit, the median annual amount in 1962 was \$145 for married couples (one or both of whom were insured), \$80 for nonmarried men, and \$85 for nonmarried women (table 11.7). These amounts suggest that the coverage was of limited effectiveness, since costs and benefits are inextricably interrelated, differing mainly by the amount of sales and administrative costs. The median subscription rate for hospital coverage under nongroup initial-enrollment contracts offered by Blue Cross to persons aged 65 and over during the fall of 1962 and early winter of 1963 was \$110 per aged person; for surgical coverage under Blue Shield offerings, the median rate was \$35; for combined hospital-surgical-medical coverage, the median annual rate was \$145 per person.²

When the cost of the premium was met in part by others, the corresponding medians were lower by about 10 percent for couples and 5 percent for the nonmarried. It is not clear whether those who paid the entire premium themselves had more or less effective coverage than those whose premiums were paid partly by others. The presumption is that the latter had better protection even though their payments were smaller because of employers' contributions and the more favorable group rates available through places of employment. Present and former employers and union plans, taken together, contributed toward the health insurance premium costs of about one-fifth of the married couples and nonmarried men (table 11.10). Relatives were the most likely to contribute for nonmarried women; about one-eighth received this assistance.

The summary information on the amount paid has been used as indicative of the full premium cost when analyzing differences by income and age. This may not be unreasonable for couples and nonmarried women because only slightly more than one-fourth of them had any of the premium cost paid by others. (Nonmarried men were least likely to have insurance, but those who did were most likely to have some of the premium paid by others.) There was some increase in the health insurance premiums with rise in income, but relatively the premium increase was not as great as that of income (table 11.8). The premium payments thus took a much larger share of the income of those in the low income third than of those in the high income third. As income rose, the proportion having some type of health insurance increased to a much greater extent than the premium payments.

² Louis S. Reed, *Blue Cross-Blue Shield Nongroup Coverage for Older People*, Social Security Administration, Office of Research and Statistics, Research Report No. 4, 1963.

There is no consistent pattern of differences in premiums paid by beneficiaries and nonbeneficiaries when all those aged 65 and over are compared as a group. This is partly due to the interrelationship of age and benefit status.

Among couples and nonmarried men, an employer much more often contributed to the premiums of nonbeneficiaries than of beneficiaries, while former employers were more likely to contribute to the premiums of beneficiaries. Among nonmarried women, a higher percentage of nonbeneficiaries than beneficiaries reported that relatives paid some or all of their insurance premiums. This might be expected, because most nonbeneficiary women aged 65 and over were widows with very modest means.

With advancing age, health insurance coverage declines and premium costs rise (table 11.9). The older retired people are the least likely to have group insurance carried over from employment. Most of the policies available to them are priced to reflect their higher hospital utilization rates. Thus, those aged 73 and over pay a higher percentage of their annual income for premiums than do those aged 65 to 72.

The frequency of contributions by employers dropped off sharply with age. For couples, for example, the trend was as follows:

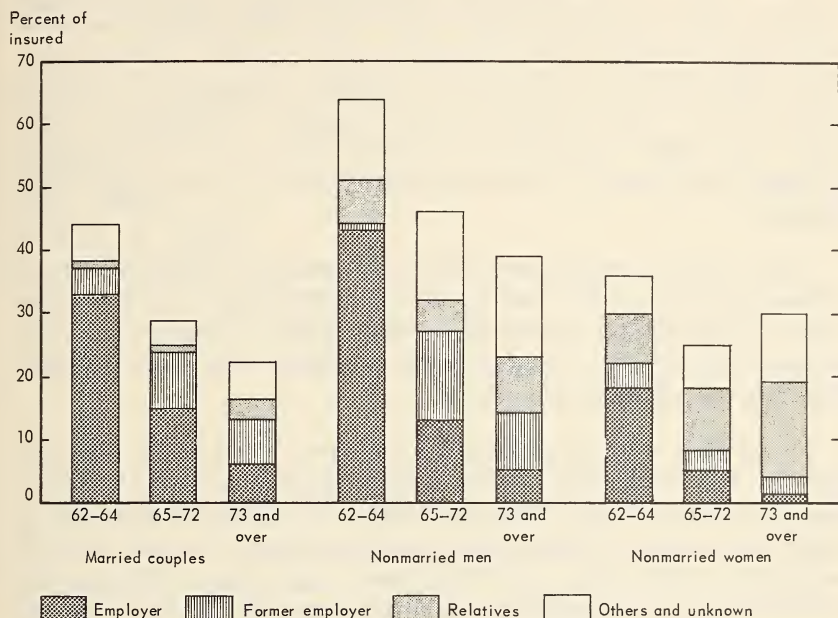
Aged 62-64.....	33 percent
Aged 65-72.....	15 percent
Aged 73 and over.....	6 percent

These figures obscure the effect of differential retirement in each age group. When subclassified by beneficiary status, the proportions of couples in the three age groups reporting employer contributions compare as follows:

	Percent	
	<u>Beneficiaries</u>	<u>Non- beneficiaries</u>
Aged 62-64.....	18	37
Aged 65-72.....	9	32
Aged 73 and over.....	6	3

Contributions by former employers were negligible for those aged 62 to 64 (8 percent for beneficiaries, 3 percent for nonbeneficiaries). They were generally lower for those aged 73 and over than for those aged 65 to 72, but not so low as for the youngest age group. A relatively high percentage of persons aged 73

Chart 11.4—Contributors of health insurance premiums for insured units, by age, 1962



and over, especially among the nonmarried, had help from relatives in paying for insurance (table 11.11 and chart 11.4). Probably, the extent of health insurance declined with advancing age.

PROPORTION OF HOSPITAL BILL PAID BY INSURANCE

The proportion of the hospital bill met by insurance serves as a better measure than premiums of the adequacy of the hospital insurance in force. One indicator of the adequacy of insurance for a population group is the proportion of cases in which the insurance pays 90 percent or more of the hospital bill. Another is the 75-percent point. Obviously, the effectiveness of the insurance in the individual case is related to the magnitude of total expense associated with the hospital episode and the person's ability to meet his expenses when benefits are exhausted or the insurance is not applicable.

If the 75-percent point is used as the indicator of adequacy, it appears that nearly half the insured hospitalized married couples and nonmarried women and two-fifths of the nonmarried men did not have sufficient coverage. With 90 percent of the bill paid as

the test, about two-thirds of all the insured aged had inadequate coverage (table 11.13).

These figures include the 15 percent of the couples and the 7 percent of the nonmarried men and women with health insurance which paid no part of their hospital costs. Previous illnesses may have exhausted their benefits, the specific situation or condition may not have been covered by their policy, the insurance may have been taken out after the hospital stay, or, in the case of couples, the member who was hospitalized may not have been covered.

There were no significant differences between beneficiaries and nonbeneficiaries in the fraction of the hospital bill paid by insurance in the case of nonmarried women aged 65 and over. (For nonmarried men, the number with insurance who were hospitalized was too small for analysis.)

In the case of married couples, however, 7 out of 10 nonbeneficiaries had 75 percent or more of their hospital bill paid by insurance in contrast to half the beneficiaries. The greater adequacy of insurance among nonbeneficiary couples appears in the 65-to-72 age group rather than the 73-and-over age group, reflecting the fact that many nonbeneficiary men under age 73 are employed and consequently covered under group insurance.

Data by age alone, apart from beneficiary status, on the fraction of the bill paid (table 11.14), support the impression yielded by the data on premiums that the quality of insurance declines with age. Thus, the proportions with 90 percent or more of their bill paid and with less than 50 percent (including none at all) compare as follows for couples and nonmarried women with insurance:

	Married couples (percent)		Nonmarried women (percent)	
	90 percent or more	Less than 50 percent	90 percent or more	Less than 50 percent
Aged 62-64.....	45	20	46	18
Aged 65-72.....	37	24	35	20
Aged 73 and over.....	29	30	32	32

A heavier rate of hospital utilization, as well as the poor quality of their health insurance policies, contributed to the relatively unfavorable situation of those aged 73 and over.

LIVING CONDITIONS

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Income as defined in the 1963 Survey of the Aged included only money income. The attempt was not made to estimate the value of food and housing received without direct expense or to measure the economies of sharing a household and the transactions, formal and informal, that take place among the members of a household. Often, however, the level of living of an older person can be realistically assessed only by taking into consideration such aspects of his living conditions as whether he lives alone or with others; whether he owns his home, mortgage-free; or whether he perhaps grows a considerable amount of his own food. Living arrangements and expenditures for food and housing, described in the final chapters of this report, were therefore studied for what they could indicate about the general well-being of the aged population.



LIVING ARRANGEMENTS

LIVING ARRANGEMENTS and composition of the household are closely associated with the various stages in the life cycle of the family. Marriage, parenthood, the departure of children, the death of a spouse—each may be attended by shifts in living arrangements. For those who never marry, the cycle is different, but differences still occur in shared living arrangements with parents, brothers and sisters, or other relatives. In this chapter are examined variations in the living arrangements of aged married couples, non-married men, and nonmarried women at different ages and levels of income. Other aspects of living arrangements are also discussed: the ownership or rental of the home as associated with family composition, the mobility of the units as measured by the length of time in their present residence and community, and differences related to rural and urban living. Financial implications of living arrangements are explored in terms of the income of those with no relatives present and those with relatives present, together with the total family income of the latter.

FAMILY COMPOSITION

A majority of the units aged 65 and over, nearly three-quarters of the couples and three-fifths of the nonmarried, did not live with relatives (table 12.1). However, when all 17½ million persons aged 65 and over in 1962 are considered, less than a third of the total, about 5 million, were not in a family group of 2 or more persons. Of these, the major proportion lived alone in separate households. Nearly 700,000 were in institutions. Others had lodgers or boarders or shared a household with persons who were not relatives, and some lived as lodgers or boarders themselves.

Marital status and the parent-child relationship continue to be important features of the composition of the household into the later years of the family life cycle (table 12.2). Although married couples constituted only 38 percent of the units, 91 percent of all persons in the units aged 65 and over had, at some time, been married. Nonmarried men constituted 17 percent of the units, and 78 percent of them had been married. Nonmarried women constituted 45 percent of the units, with 88 percent having been married.

About 86 percent of the couples, 78 percent of the nonmarried women, and about 67 percent of the nonmarried men had living children. However, if just those who had ever been married are considered, the proportion of nonmarried men and women with living children was about the same, 87 percent, as for married couples (table 12.3). Of the nonmarried men and women who were in institutions, less than half reported living children.

MARITAL STATUS AND AGE

The 62-to-64 age range is the earliest period in the family life cycle covered in the 1963 Survey of the Aged. By this time most children have reached maturity and left home. Some children under 18 and a larger group of nonmarried children over 18 are in the home, accounting in large measure for the presence of relatives (table 12.2). The family composition of married couples in succeeding age groups reflects the departure of children. Children under age 18 virtually disappear from the homes of the couples aged 73 and over, and the proportion of nonmarried adult children decreases with age. However, 15 percent of the oldest couples still shared living arrangements with nonmarried adult children.

Although married couples most frequently shared living arrangements with children, some couples lived with brothers, sisters, grandchildren, and other relatives, including an aged parent in some instances. In each age group, about 7 percent of the couples reported grandchildren in the home (table 12.5). Although there is no direct count of the three-generational households, that is, parents, a married child, and grandchildren, the data suggest that many of the married couples with a grandchild were also sharing with the grandchild's parent or parents.

With the death of one of the married partners, the survivor shifts into the category of the nonmarried men or women. This should be kept in mind when characteristics of the nonmarried are described. Women are usually predeceased by their husbands, both because of the greater longevity of females and because they are usually a few years younger than their spouses. Thus, even among the youngest, those 62 to 64 years old, three-fourths of the nonmarried women were widows but only two-fifths of the men were widowers. Among those aged 73 and over, the proportions of widows and widowers were somewhat closer; about 90 percent of the nonmarried women were widows and about 73 percent of the nonmarried men were widowers.

As in the case of couples, the percent of men and women sharing living arrangements with children under 18 declined almost to the vanishing point, but the percent of men sharing quarters with non-married adult children over 18 years of age increased perceptibly for the oldest age group. For women the presence of nonmarried adult children remained relatively constant with age.

The proportion sharing living arrangements with married children emerged as a prominent characteristic of the nonmarried, increasing from 5 to 10, and then to 17 percent, for the men aged 73 and over, and from 12 to 14, and then to 19 percent, for the non-married women.

For men, the increase by age in the proportion living with relatives included a rising proportion of those with grandchildren, paralleling the increase of those living with married children, who may be presumed to be parents of the grandchildren. In the case of women, about 1 out of 6, regardless of age, shared living arrangements with a grandchild (table 12.5). Only in the age-73-and-over group did the proportion of men who lived with grandchildren reach 1 in 6. It would appear, therefore, that for women who live with grandchildren such living arrangements are formed earlier than in the case of men.

Nonmarried persons were more likely to share living arrangements with a brother or sister than were the couples (table 12.5). About 1 out of 10 nonmarried persons shared a home with a sibling but a noticeable decline appeared for both men and women over age 73, probably reflecting the similar mortality rates for those close together in age.

It is interesting to note that the life-cycle changes affect men and women differentially. The situation stabilizes earlier for women than for men, and the men who have survived their spouses go through changes in living arrangements and family composition at an older age than women. For nonmarried women there is a general consistency in the proportion sharing living arrangements with relatives; the variations in sharing living quarters with children and grandchildren are slight compared with men.

Widows predominated among nonmarried women, constituting some 84 percent of this category. Those 65 years old and over were more likely than nonwidows to live with relatives—their children, in most cases—and perhaps as a corollary there was a lower proportion of widows to be institutionalized. Considering only those

with relatives present, widows were much more likely than non-widows to have children over age 18 present (both nonmarried and married) and were much less likely to be living with brothers and sisters. More than one-fourth of the nonwidows live with brothers and sisters, compared with only 5 percent of the widows. However, if institutionalized women are excluded, nonwidows were just as likely as widows to share living arrangements with some relative.

One type of aged unit that deserves special mention is aged persons living with an aged parent. The 1963 Survey of the Aged has provided unique data on households containing more than one generation of aged persons. Among all units aged 65 and over there were 173,000 sharing accommodations with at least one aged parent. This is not a common phenomenon, occurring as it does among only 1 or 2 percent of the units aged 65 and over—a small group, but one which reflects increasing life expectancy (table 12.5). For each age group the frequency with which the aged live with their parents declines. Proportionately more couples than nonmarried persons were living with parents, as is to be expected, since, with four parents involved instead of two, the couples' chances of having surviving parents are greater.

BENEFICIARY STATUS

In general, the proportion sharing living arrangements declined with age among married couples and increased among nonmarried men and women. This tendency held for both beneficiary and non-beneficiary groups. The pattern of living arrangements was quite similar for beneficiaries and nonbeneficiaries, although there were some exceptions. For example, in the case of married couples, a somewhat larger proportion of nonbeneficiaries lived with relatives than did beneficiaries, especially at the older age levels. Also, in the 73-and-over age group, more nonbeneficiary nonmarried women lived with relatives than did the comparable beneficiary group. The low income and higher age level of these nonbeneficiary women were undoubtedly factors in the large proportion living with relatives (see "Financial Aspects of Living Arrangements," below). More nonbeneficiary units were in institutions than were beneficiaries, and proportionately more nonmarried men than nonmarried women were institutionalized (table 12.1).

The following figures summarize the living arrangements, in 1962, of persons (rather than survey units) aged 65 and over, men and women, beneficiaries and nonbeneficiaries:

	Men			Women		
	Total	Benefi- ciaries	Non- benefi- ciaries	Total	Benefi- ciaries	Non- benefi- ciaries
Number (thousands).....	7,763	5,715	2,047	9,706	6,488	3,217
Total percent.....	100	100	100	100	100	100
Married, spouse present.....	69	72	61	35	42	21
Nonmarried.....	31	28	39	65	58	79
Relatives present.....	12	11	15	29	25	37
Any children.....	7	7	9	21	18	26
No relatives present.....	19	17	25	36	33	42
In institutions.....	4	2	8	4	2	9

These figures highlight many familiar facts: there were more women than men 65 years old and over, particularly in the non-beneficiary groups. The men predominantly had wives with whom they lived; only about a tenth were nonmarried and living with relatives; about a fifth kept house for themselves, were in institutions, or lived with nonrelatives. Among older women, on the other hand, roughly a third had husbands, a third were with relatives—usually children—and a third were living without relatives, most of them in their own households. Among nonbeneficiary women only a fifth had husbands; approximately two-fifths were with relatives and two-fifths had other living arrangements. The proportions of men and women aged 65 and over in institutions were approximately the same.

PROXIMITY OF CHILDREN

Whether or not the elderly live with their children can be viewed both as a changing function of the life cycle and as having an economic facet. On the one hand, concern is felt if parents do not have enough income to live independently if they wish; on the other hand, concern is also felt for the isolation of the elderly. One index of the extent to which parents are separated from their children is how far apart they live, with distance measured in time rather than miles.

Fewer than 1 in 10—in the case of nonmarried women only 1 in 20—of those aged 65 and over with living children were more than a day's journey from their nearest child (table 12.4). Slightly more than half the aged lived either with a child or within 10

minutes of their nearest child. About the same number of non-married men and women lived within half an hour of the nearest child as had children living in the same household. Even among married couples, whose need for companionship or help would presumably not be as great as that of the widowed, the majority—more than two-thirds—lived less than 30 minutes away from at least one of their children.

In general, neither beneficiary status nor age nor income affected the proximity pattern. In the case of nonmarried men, however, there was a definite change with advancing age; men in their seventies lived nearer their children than did men in their sixties. About the same proportions of nonmarried women and men aged 73 and over lived at least within a day's journey of their nearest child. In this, as in other aspects of living arrangements, there was more resemblance between nonmarried men and women at the oldest age levels than between ages 62 and 72.

The general stability of this proximity pattern within the United States seems to be matched when comparisons are made with data from other countries. As might be expected from the greater population mobility and greater distances in the United States, there is some evidence that elderly parents here are more likely than those in other countries to live a considerable distance from their children; nevertheless, the similarities are more striking than the differences.¹ The following estimates show the percentage distribution of persons aged 65 and over with living children but with none in the same household, by distance from the nearest child, in three countries.

	United States			
	1963 Survey of the Aged	1962 Cross- National Survey ¹	Great Britain ¹	Denmark ¹
Total with living children, none in household.....	100	100	100	100
Travel time to nearest child:				
Less than 10 minutes.....	37	46	40	40
11-30 minutes.....	24	22	27	29
31-60 minutes.....	12	10	13	16
1+hour-1 day.....	17	15	16	14
More than 1 day.....	10	7	3	2

¹ Adapted from Jan Stehouwer, "Three-Generation Family and Households," in Ethel Shanas and Gordon Streib (eds.), *Social Structure and the Family: Generational Relations* (Englewood Cliffs, N.J.: Prentice-Hall, Inc., 1965) p. 147.

¹ Data from France, although not strictly comparable, indicate a proximity pattern very similar to that of the countries shown (Paul Paillat, "Le degré d'isollement des français âgés," in *Proceedings, Seventh International Congress of Gerontology* [Vienna, Austria, June 26-July 2, 1966], p. 290. [Separatum.]).

Certainly these figures suggest that elderly parents manage to live reasonably close to a child, even when they do not live in the same household.

RESIDENCE AND HOME TENURE

URBAN AND RURAL RESIDENCE

Life-cycle changes in living arrangements show a pattern of decreased sharing for older couples who remain intact as a unit, increased sharing for surviving widowers, and a consistent pattern for widows.² These show some differences, however, when variations in residence are considered (table 12.6). Variations in residence are categorized into three major areas: urban, rural non-farm, and rural farm; the urban residents are subcategorized into central city, urban fringe, and other urban.

Those who make up the rural-farm population of age 65 and over were much more likely to share living arrangements with relatives than those living in urban or rural-nonfarm residences. This was even more true of nonmarried men and women than of married couples. Three-fourths of the nonmarried women on farms, for instance, shared living arrangements with relatives, compared with just over two-fifths of the nonmarried women in other areas (rural nonfarm, 41 percent; urban, 44 percent). Non-married men, who are generally less likely than nonmarried women to share living arrangements, particularly in the younger groups, nevertheless have this same characteristic. Sixty-four percent of the men on farms shared living arrangements with relatives, compared with 35 percent of the men in urban areas and 37 percent in rural-nonfarm areas.

Upon the death of a spouse, men and women living on farms appear likely to make arrangements for sharing their dwelling with relatives, if they have not already arranged for a son or other relative to help with the farming.

Except for farm couples, there was striking consistency in the proportion of couples sharing living arrangements with relatives regardless of whether they lived in the central city, the urban fringe, nonmetropolitan urban, or rural-nonfarm areas. This proportion clustered around one-fourth for all married couples aged 65 and over, except farm couples, 40 percent of whom shared living arrangements with relatives. Essentially the same proportion of younger farm couples shared quarters with relatives as the older

² Consistent in proportion with relatives present, but not consistent in household composition.

farm couples. This indicates that they are much more likely than other couples to continue sharing living arrangements with relatives, primarily adult children who can manage or assist in the management of the farm, and it may even suggest some farm consolidation between parent and child.

Variations in the proportion with relatives among the different types of urban areas were slight for both the younger and older groups of married couples. The proportion with relatives was greatest for those living in the urban fringe—almost half among nonmarried women in both age groups and among nonmarried men in the older age group. Among younger men, however, the proportion with relatives was only about half as great, in both the urban fringe and central city, with an even smaller percent in other urban areas.

HOMEOWNERSHIP

Owning rather than renting one's home is the preferred practice in the United States. The 1960 Census of Housing set the proportion of the total population in owner-occupied units at about 62 percent and renters at about 38 percent. The 1963 Survey of the Aged showed that about three-fourths of the married couples and about two-fifths of the nonmarried aged 65 and over were homeowners (table 12.7).

The importance to the elderly of equity in a home as an asset has been discussed in an earlier chapter. It was pointed out that the investment feature is only one, and perhaps a limited, motive for homeownership. In the present context the concern with homeownership is as a factor in the change in living arrangements occurring with developments in the life cycle. The couple is often faced with the decision of whether to maintain a larger-than-needed home as the children leave. The conflicting desires to keep the accustomed surroundings and belongings or to be rid of the problems and expenses of home maintenance must be weighed. The death of a spouse often forces the decision, and the presence or absence of children or other relatives is apt to play a role in the resolution of the problem.

Although there may be some exceptions—the purchase of a home in the new retirement communities comes to mind—new acquisitions among the aged are probably infrequent. Fewer homeowners would be expected among those in the oldest age range, 73 and over, than among the younger groups except insofar as periods of prosperity, depression, and wartime shortages may have different residual effects upon the various age-cohort groups. There were fewer homeownership units, in the aggregate, at the time of the sur-

vey among the older age groups, married couples and nonmarried combined; only about half of those aged 73 and over owned homes, as compared with nearly two-thirds of those aged 62 to 64. However, when the incidence of homeownership is analyzed by marital status, age, and type of living arrangements (presence of children or other relatives), considerable variation is found.

Among married couples the decrease in homeownership with age was very moderate, and there was little difference, on the whole, in ownership among those living with relatives and those not living with relatives. Following are the percentages of homeowners among the married couples in the specified age groups and types of living arrangements:

	Aged 62-64	Aged 65-72	Aged 73 and over
Total.....	77	77	72
No relatives present.....	79	78	73
Relatives present.....	73	74	70
Nonmarried children only.....	73	75	76
Others.....	73	73	63

Only in the oldest age group was there any striking contrast; in the group living only with nonmarried children, 76 percent were homeowners, and in the group with married children or others, 63 percent were homeowners. Perhaps adult, nonmarried children are less apt to leave the home that is owned and presumably more spacious than a rented one; conversely, the aged couple need not give up the home when there are children to help in its care and upkeep. On the other hand, the lower proportion of homeowners in the group living with married children and others is a reflection of the situation among the very aged when they have neither health nor resources to keep up their own home and must live with others, often in their children's home.

Similar comparisons for the nonmarried reveal much greater diversity in ownership patterns among the groups classified by age and type of arrangement, as shown by the following percentages of homeowners in the specified groups:

	Aged 62-64	Aged 65-72	Aged 73 and over
Nonmarried men.....	27	35	35
No relatives present.....	19	33	37
Relatives present.....	45	37	33
Nonmarried children only.....	(1)	56	55
Others.....	45	33	27
Nonmarried women.....	53	43	35
No relatives present.....	54	47	39
Relatives present.....	53	39	30
Nonmarried children only.....	60	53	42
Others.....	50	35	26

¹ Not shown where base is less than 50,000.

What appear to be widely divergent patterns between nonmarried men and women are largely accounted for when the range in the proportions of widowers and widows in the different age groups is considered. The percentages of homeowners by type of living arrangements are similar for the nonmarried men and women in the 73-and-over age group, where the proportion of widowers and widows is much closer than in the younger age groups. The number of men living with nonmarried children only is small, and the larger proportion of homeowners in this group as compared with the aged women is probably not statistically significant.

These data suggest that the preference for remaining in the owned home continues in the later years and that only at very advanced ages is the home given up. Assuming that at the time of the dissolution of marriage through death, some 75 percent of the widows or widowers had owned homes and were faced with the decision of whether to keep the home and, further, that the proportion of homeowners among the never-married, separated, and divorced was not substantial, a rough index of the extent to which the home was maintained by the remaining spouse is indicated in the following tabulation:

	Nonmarried men			Nonmarried women		
	Percent wid- owers	Percent homeowners		Percent wid- ows	Percent homeowners	
		Ex- pected ¹	Actual		Ex- pected ¹	Actual
Aged 62-64.....	39	29	27	75	56	53
Aged 65-72.....	54	41	35	81	61	43
Aged 73 and over.....	73	54	35	87	65	35

¹ 75 percent of widows and widowers.

Only at advanced ages, it seems, did many of the aged decide to give up their homes—usually, it is presumed, to move in with married children.

LENGTH OF RESIDENCE

About 80 percent of all married couples 62 years old and over had lived in the same community for 10 or more years at the time the survey was conducted. The data indicate that length of residence in a community increased with age for married units (table 12.8).³ Half the 62- to 64-year-olds had lived at least 29 years in

³ The term "community" as used in the survey was deliberately left to the interpretation of the respondent on the ground that it would be more useful to know whether the respondent considered he had moved than to know whether he had crossed certain political boundaries.

the same community, and half the 65- to 72-year-olds had lived at least 30 years in their present community. Half the couples in the older group had resided at least 36 years in one community. Very few couples, less than 4 percent, had moved to another community in the year preceding the survey. Moves in the preceding 5 years were also not frequent, ranging from 9 to 12 percent in the three age groupings, with moves most frequent in the 65-to-72 age group. It is apparent, however, from the data on nonmarried men and women, that many moves do take place at the time of the death of a spouse.

One out of five of the youngest nonmarried men had moved in the year preceding the survey. Recent moves were also characteristic of men in the older age groups, though not as prevalent as among younger men. Ten percent of those aged 65 to 72 and 15 percent of those 73 years of age and over had moved in the past year. Nonmarried women 73 years old and over, as well as men, were more likely than married couples to have moved in the preceding year, but not with the high frequency of the men. The older women were the most likely to have moved during the year. These findings may suggest more difference in length of residence in a community between men and women than actually existed. Except for those aged 62 to 64, there was close similarity between men and women in proportion of moves in the preceding 10 years and the proportion of those who lived in the same community for 30 years or longer.

With regard to residence in the current dwelling, it is apparent that there has been more moving than data on residence in community would lead one to believe. While the median number of years of residence in a community for married couples was 32, the median number of years in the current dwelling was 16 (table 12.9). For nonmarried people this differential was somewhat greater, with the median for community residence at 31 for men and 28 for women. The median years in the dwelling units were 8 and 10, respectively, for men and women.

Again, this shows much more movement on the part of nonmarried men and women than of married couples. As might be anticipated, aged units who owned their homes had remained in the same dwelling longer than the aged population in general (table 12.9). Among homeowners, nonmarried men and women were found to have lived in their homes longer than married couples, probably because they were older than married couples. Income also entered into the picture (table 12.10). The median length of time the unit had lived in the community was positively

associated with income for nonmarried units, but negatively associated for married couples. The relationship between income and length of residence is even stronger for the nonmarried than the income data suggest, because the high third tends to be composed of younger persons who, despite their younger age, have lived in their community longer than the older persons who make up the lower income group. Many older low-income persons were moving in with relatives (see next section, below).

A final factor that has been examined in relationship to the mobility of the aged population is place of residence. More than three-fifths of the units aged 65 and over living on farms had been in the same community for more than 40 years; less than two-fifths of those in urban areas had been in their communities this long (table 12.11). The proportion in each type of community that had been there for a long time did not differ greatly by marital status, but the proportion that had been in the community less than 5 years was about twice as great among the nonmarried (one-fifth) as among married couples. Within the urban group the proportion of nonmarried persons currently living in the urban fringe who had moved there recently was relatively large, particularly among nonbeneficiaries, and the proportion who had been long in such places, relatively small, as compared to the proportions in the central city or other urban areas. These percentages may be a reflection of moving to the suburbs to live with married children with families on the part of the recently widowed and the older persons among the nonmarried.

FINANCIAL ASPECTS

The doubling-up of households has long been recognized as a phenomenon associated with economic conditions. During a depression or during wartime housing shortages, newly formed families become components of established families, and some small families merge into large household units. In prosperous times there is an "undoubling," and households once more become smaller and more numerous.

Here we are concerned with the financial aspects of such arrangements, involving an elderly couple or nonmarried man or woman. Even when the major reason the older units live with sons or daughters or other relatives is not economic but a continuation of previous arrangements, affectional ties, or concern for the physical welfare of the older person, such arrangements do have their financial aspects. Normally, there are savings involved; as the number in a household increases, the expenses do not increase proportionately. Such economies, however, are very difficult to assess,

and so also are the monetary and nonmonetary transactions, formal or informal, that take place within such groups. Financial "dependency" may range from partial to complete. Dependency may be in either direction, the older unit depending upon relatives or the relatives depending upon the older unit.

The detailed probing that would be required to determine accurately the direction and degree of dependency was not undertaken in the 1963 Survey of the Aged. However, certain relationships appear when the finances of the units, classified by their living arrangements, are examined. The income of units with no relatives present and of those living with relatives, and also, in the latter case, the total family income can be compared; from the cross-tabulations of the unit and family income, the differences in unit and family income positions can be examined. This analysis has been carried out for all those aged 65 and over and, among these, homeowners and those classifying themselves as in poor health.

Financial responsibility for relatives is not limited to sharing living arrangements. Direct contributions to the older unit by relatives outside the household may be made in the form of cash, in which case the contribution is counted as a part of income, or it may take the form of bills paid for the elderly. Contributions may also flow the other way, from the older unit to help the children or other relatives; data on the frequency of this situation were obtained and are discussed below in the section on contributions to and from persons outside the household.

INCOME AND MARITAL STATUS

Elderly couples and nonmarried women in the lowest income group were the most apt to live with relatives (tables 12.12 and 12.13). Beyond the lowest levels, roughly, less than \$2,000 for couples or less than \$1,000 for the nonmarried, the proportion living with relatives did not vary consistently as income increased. It is possible that at the higher levels the proportion among the nonmarried becomes higher than in the middle ranges although the evidence for this is not definitive. Among nonmarried men there seems to be little or no relationship between income and living with relatives. The following figures show the percent living with relatives, by income level:

	Married couples	Nonmarried men	Nonmarried women
Less than \$1,000.....	32	41	53
\$1,000-1,999.....	31	32	38
\$2,000-2,999.....	23	40	38
\$3,000-3,999.....	26	33	30
\$4,000 and over.....	22	38	34

It is reasonable to find that those with the least resources were doubling-up with relatives, generally their children. It is also interesting to observe, however, that within both the 65-to-72 and the 73-and-over age categories, married couples and nonmarried women in the lowest income group had living children more frequently than the top income group. The lowest income group, it will be remembered, contained a disproportionate number of the very old—those 73 and over. Units in this age group were not only poorer; on the whole, they were also more likely to have living children.

The proportion with living children among nonmarried women aged 65 to 72 was 80 percent in the lowest, and 66 percent in the highest income group, and in the older age group, 88 and 75 percent in the lowest and highest income groups, respectively. Similarly, consistent though much smaller differences appeared among couples in the comparisons of the percentage with living children in these age and income groups. Among nonmarried men, such differences by income were not found. However, the proportion with living children was much larger at each income level in the older than in the younger age group. This was largely because of the increasing number of widowers at older ages, although the fact that older couples also had more living children suggests longer-range demographic explanations, as well. In any event, the low income groups had, as it were, both greater need and greater opportunity to live with children.

Married couples, as described above, were the most apt to share living arrangements with unmarried children. About 15 percent of the couples in each of the income groups had unmarried sons or daughters (and no others) living with them. On the other hand, although not many couples doubled-up with their married children (3 percent), half of those who did were in the low income third. Couples in this income group were also more apt to live with brothers, sisters, or other relatives than those with higher income.

Nonmarried women, particularly those in the lowest income group, were the most apt to be living with their married children. Almost half of those living with relatives in the lowest income group were living with married children; only about a quarter of those living with relatives in the top income group did so (table 12.12). The proportion living with unmarried children, although varying with income, did not concentrate in the low income third

to the same extent; the proportion living with relatives other than children did not appear to be related to income at all.

For nonmarried men, the pattern of living with children, married or unmarried, or with other relatives did not vary significantly from one income group to another.

The tendency for a greater concentration at the lower end of the income scale of those living with relatives than of those with no relatives present is reflected in the median income of the two groups (table 12.14). The median income of the nonmarried women with no relatives present was nearly 50 percent greater than that of the women living with relatives (\$1,255 compared with \$860). The differences in the comparable medians for the nonmarried men and couples were not so great.

UNIT AND FAMILY INCOME

Although the unit incomes of married couples, nonmarried men, and nonmarried women living with relatives varied considerably, the median family incomes of these three groups were not very different.⁴ This fact is consistent with the hypothesis that women were largely dependent on their relatives, whereas a number of married couples were supporting others, mostly children. Comparison of unit and family incomes does not suggest as much financial dependency for men as for women.

Another way of looking at these relationships is to examine, among those living with relatives, the proportions of units at each income level who are in a family income situation about the same as or considerably above their own level (table 12.17). Of the married couples living with relatives and reporting income of their own between \$1,000 and \$1,999, for example, about two-fifths reported a family income within this same interval. The size of the family is not known, but with at least one additional person in the household, it seems unlikely that the level of living could be improved with the income remaining in the \$1,000-to-\$1,999 interval; it is also questionable whether there would be much or any improvement for those with a family income only one interval higher. For those with a difference of 2 or more levels of \$1,000 each, it is assumed that although the size of household tends to increase with income and may have been large enough to lead to

⁴ There is some evidence that family incomes, in general, are understated as compared with unit incomes (see below, page 219, in appendix A).

a low per-person income, in many instances there may have been an improvement in the level of living for the elderly couple. At the higher levels, \$2,000-to-\$2,999 and \$3,000-to-\$3,999, for more than half the couples the unit and family income did not differ in level, suggesting that a number of this group were aiding in the support of children or other relatives living with them; for about a third, however, family income was greater by two or more levels.

The greater dependency of nonmarried women is clearly brought out when the difference between their own and family income levels is examined in this way. About two-thirds of the nonmarried women living with relatives had incomes of less than \$1,000, but three-quarters of these women were in families with incomes of \$2,000 or more; as a matter of fact, more than half of them were in families with incomes of \$4,000 or more, although their own contribution was relatively minor. Even when the individual's income was in the \$2,000-to-\$2,999 class, not many more than a third were still in this range when other members' income was added, and more than half were in families with \$4,000 or more (table 12.18).

The differences in income position of nonmarried men, when measured by their own or the family income, though not so striking, more nearly resemble those of nonmarried women than of couples.

HOMEOWNERSHIP

Homeownership, as demonstrated in the first section of this chapter, does not appear to be associated with whether couples live with relatives. About the same proportions of homeowners as nonhomeowners had relatives living with them. On the other hand, among the nonmarried, who were less likely to be homeowners, those who did own homes were less apt to be living with relatives than were those who did not own their homes.

Homeowners had, on the average, higher money incomes than those who did not own their homes (table 5.1) and, in addition, they had lower housing expenses when the home was free of mortgage, which was usually the case. Hence more homeowners than nonhomeowners were able to and did maintain their own household rather than share their homes with relatives. When nonmarried men and women homeowners shared with relatives, the following

summary comparisons of median incomes suggest that they made a greater contribution to the family income than did nonowners (see also table 12.16):

	Nonhome- owner ¹	Home- owner
<i>Married couples</i>		
Unit income:		
No relatives present.....	\$2,700	\$3,035
Relatives present.....	2,040	2,890
Family income.....	3,560	4,025
<i>Nonmarried men</i>		
Unit income:		
No relatives present.....	1,510	1,770
Relatives present.....	1,230	1,965
Family income.....	4,635	4,145
<i>Nonmarried women</i>		
Unit income:		
No relatives present.....	1,095	1,440
Relatives present.....	750	1,205
Family income.....	4,980	3,650

¹ Estimated as a residual from data on all units and data on homeownership units.

The family income of nonmarried homeowners was substantially lower than the family income of nonowners, in spite of their own greater contribution. Many nonmarried homeowners apparently were not living at a much higher level through sharing than if they had lived without relatives—perhaps about two-fifths of those with income below \$3,000 (table 12.17). A larger proportion closer to two-thirds or three-fourths of the nonhomeowners, evidenced a difference of two or more levels between their own and their family income.

HEALTH

The economic situation is not the only motivation for the sharing of living arrangements. Poor health of the parent may at times be the major reason for the elderly to live with a younger household. The data from the 1963 Survey, however, do not supply supporting evidence that this is a significant determining factor. About 15 percent of the survey units reporting on income described their health as poor. About the same proportion of these lived with relatives as was true for all units. The following data, from tables 12.14 and 12.19 on the median income of units reporting poor health, and median income of the family compared with the medians for all reporting income, do emphasize, however, that poor health is associated with low income:

	Total units	Reporting poor health
<i>Couples</i>		
Unit income:		
No relatives present.....	\$2,940	\$2,125
Relatives present.....	2,695	1,750
Family income.....	3,970	2,655
<i>Nonmarried men</i>		
Unit income:		
No relatives present.....	1,510	1,330
Relatives present.....	1,455	970
Family income.....	4,460	3,710
<i>Nonmarried women</i>		
Unit income:		
No relatives present.....	1,255	980
Relatives present.....	860	735
Family income.....	4,470	3,495

It may be significant that the median family income of couples with poor health was especially low. This finding is consistent with other evidence that couples were more frequently helping to support nonearners or low-earning young sons or daughters than were nonmarried men and women. With the earning power of the couple impaired by ill health, the family income suffered. Of course poor health is associated with poor environmental conditions; the income of other relatives may also have been low, on the average, as compared with the income of the relatives of those reporting good or fair health.

BENEFICIARY STATUS AND AGE

Differences in median income between those receiving and those not receiving OASDHI benefits, and between those aged 62 and 64 and those aged 65 and over have been described in chapter 3. In general, such differences appear whether or not people were living with relatives. Beneficiary status appeared to have little effect on the proportion of units living with relatives, although a somewhat larger proportion of nonbeneficiary than beneficiary married couples and nonmarried women lived with relatives.

Married nonbeneficiaries had higher income than beneficiaries, regardless of whether they lived with relatives, but nonmarried nonbeneficiaries had less income than beneficiaries (table 12.14). The median income of nonmarried nonbeneficiary women living with relatives was particularly low—only \$665. Certainly a large number of these must have been women without earnings or assets, largely supported by their families. In aggregate, there were more than a million nonbeneficiary nonmarried women living with relatives in 1962.

The married couples and nonmarried women in the 62-to-64 age group were most likely to double-up with relatives at the very lowest income level. This is the same pattern that has been described for the 65-and-over age group. Only 13 percent of the married couples aged 62 to 64, for example, who did not live with relatives had incomes of less than \$2,000, whereas 23 percent of those living with relatives had less than this amount. Of the nonmarried women who did not live with relatives, 25 percent had incomes of less than \$1,000; 41 percent of those living with relatives were in this low income group (table 12.15). Similar relationships were found for both beneficiaries and nonbeneficiaries.

Nonmarried men in the older age group, while not reversing this income/living arrangement pattern, did not show the pattern in the same clear-cut fashion. In the younger age group it might appear that those living with relatives had a higher median income than those who did not, but the groups are too small to provide a firm basis for such a conclusion.

ASSETS

Although asset holdings constitute one source of income and are highly correlated with size of income, the survey data suggest that savings in the form of financial assets—more important in the aggregate than the value of owned homes—may themselves be a factor in determining whether the elderly are able to maintain their own household without doubling-up with relatives. Certainly the median holdings of such assets and of the major component, liquid assets, as well, are larger for those not living with relatives than for those living with relatives, especially among couples and nonmarried women (table 12.20).

A much larger proportion of married couples and nonmarried women who lived with relatives than of those with no relatives present were without financial assets. This suggests that, unlike homeownership, financial assets may be a discriminating factor in the determination of living arrangements for couples. The following tabulation compares the percent of homeowners and non-owners who live with relatives, and the percent of those with some financial assets and those with no such assets who live with relatives:

	Homeownership		Financial assets	
	Owner	Nonowner	Some	None
Couples.....	26	29	23	41
Nonmarried men.....	37	45	42	43
Nonmarried women.....	39	56	44	58

About two-fifths of the married couples who had no financial assets lived with relatives, but less than a fourth of those who had some financial assets did so.

It has been stressed that more couples than nonmarried men and women were probably aiding relatives (sons and daughters) than were being aided by them; nevertheless, from about a third to two-fifths of the couples with incomes of less than \$4,000 were in families with income appreciably above their own, and we may presume that these couples were often at least partially dependent on their relatives (table 12.18). It seems likely that many of them were from the group with no financial assets.

About three-fourths of the elderly reported having approximately the same amount of financial assets at the end of 1962 as a year before. On the whole, those living with relatives were somewhat less likely to report a change than were those living alone (table 12.21). Those with no relatives present were more likely either to be increasing their savings or drawing upon them, but the differences between those living with and without relatives were small. Many with no change probably had no assets at the beginning or end of the year. Decreases in all instances were more frequent than increases.⁵

The median financial assets of units not living with relatives were greater than such assets of those living with relatives for both the beneficiaries and nonbeneficiaries except for the nonbeneficiary men.

CONTRIBUTIONS TO AND FROM PERSONS OUTSIDE THE HOUSEHOLD

Sharing a home is not the only way of helping out an aged parent or other relative. Cash contributions, regular and occasional, or the direct payment of bills for such items as food, clothing, and housing may sometimes make the difference between being able and not being able to maintain an independent household.

Contributions in cash have been counted as part of income, and form a small part of the income of the aged (see chapter 3). Less than 5 percent of the units received such help, and in aggregate this constituted barely 1 percent of the total income. However, for some groups the proportion receiving contributions is not insignificant. Of the nonmarried women aged 65 and over not living with relatives, for example, 6 percent received cash contributions—well over half in amounts of \$100 or more (table 12.22). More numerous were those receiving help with payment of bills—more

⁵ See chapter 4, above, for analysis of changes in assets associated with size of holdings.

than a tenth of the women with no relatives present; and among those in the lowest income group, 17 percent received either cash contributions or help with bills from persons outside the household. Nonmarried men were less likely to receive cash contributions than nonmarried women, but nearly as large a proportion of men as of women received help in the form of payment of bills. In general, contributions were more often received by those living without relatives than by those sharing arrangements.

The elderly not only received contributions toward their support from persons outside the household; some made such contributions on a regular basis to their children, to their parents, or to other relatives. As a matter of fact, the number of units making such contributions was, if anything, greater than the number receiving them, although if payment of bills were also taken into account the net amount of help received from persons outside the household may have been as great as or greater than the amount given. The groups making such contributions were concentrated at the opposite ends of the age/income scale from those receiving them, as shown by the percentage of units in the specified groups, with regular contributions for support either made to others or received from others outside their household as follows:

	Married couples		Nonmarried men		Nonmarried women	
	To others	From others	To others	From others	To others	From others
Aged 65 and over:						
Low income group.....	1	5	1	2	1	6
Middle income group.....	3	2	4	2	2	7
High income group.....	10	1	7	1	4	6
Aged 62-64.....	7	1	11	1	4	3
Aged 65-72.....	6	2	7	1	2	6
Aged 73 and over.....	3		3		2	

About 3 or 4 percent of the units reported making a large gift to others during 1962 (tables 12.23 and 12.24). The proportion receiving large gifts of money could not have been very different, since only 4 to 5 percent reported the receipt of such nonrecurring items as inheritances, gifts, lump-sum life insurance, refunds, or awards for damages. Such help may indeed have been important to individual donors or recipients but seemed, in the aggregate, not to be a significant feature of the financial situation of the elderly.

CHANGES IN LIVING ARRANGEMENTS, 1951-63

Since the reasons for doubling-up with relatives are numerous, trends over time in the proportion who do so must be the net result of a variety of changing conditions. Changes in the level of income and its distribution, and in the available supply of housing are doubtless among the major factors.

Comparisons of data from three surveys of OASDHI beneficiaries suggest that the proportion of people aged 65 and over living with relatives declined over the dozen years from 1951 to 1963. The percentages of full-year beneficiaries with relatives in the household in the three survey years were as follows:

	Married couples	Nonmarried men	Nonmarried women
1951.....	31	45	55
1957.....	23	41	45
1963.....	22	37	43

Each of the marital categories showed an overall decline from 1951 to 1963 in the proportion of units who shared living arrangements with relatives. Among married couples and nonmarried women, the decline was relatively sharp from 1951 to 1957, with little or no decline occurring thereafter. Nonmarried men, on the other hand, did not show as sharp a decline during the earlier period, but the proportion living with relatives continued to decline at about the same rate through 1962.

FOOD AND HOUSING EXPENDITURES

FOOD AND HOUSING are leading items in family budgets all over the world. Although a larger proportion of income is spent on these items in low-income, developing countries than in the United States, food and housing are still the major expenditures of families in the United States. Clothing, which used to rank third, has been displaced in recent years by transportation. For the aged, whose pattern of expenditures differs from younger families in various ways, medical care is the third largest category of expense.

The following discussion concerns the food and housing expenditures of units aged 65 and over living alone and constituting separate households. Data on expenditures for these goods and services, although of intrinsic interest, were collected primarily for the direct light they might throw on the level of living of the aged, independent of their income.

Expenditures for food and housing of the aged who are living with others are difficult to estimate; the combined family unit introduces complications of prorating total family expenditure to the aged person or couple and to other household members. The analysis of food and housing expenditures was therefore limited to units with no other persons in the household who had maintained such a household during all of 1962. For housing, and therefore for much of the detail, analysis was further limited to those not living on farms because it is not possible to separate the personal housing expenses of farm owners from their farm business expenses.

Food expenses include the amount for food bought for household consumption and carried for lunches and the cost of meals or snacks in cafeterias or restaurants, and exclude the amount for cigarettes, cleaning supplies, paper products, and other goods usually bought in grocery stores. Housing costs include payments on mortgages, real estate taxes, insurance, amounts for home repairs and plumbing, and bills for such items as electricity, gas, water, and trash removal.

About 55 percent of the married couples aged 65 and over, 26 percent of the nonmarried men, and 30 percent of the nonmarried women lived in nonfarm areas and reported on their food and

housing expenditures. Relatively few of those aged 65 and over, most of them couples, lived alone on farms and also met the requirements, and reported on their food expenditures.¹

Housekeeping units presumably had higher incomes in general than did those not living alone. The median incomes of units with no relatives present were higher than the incomes of units with relatives (table 12.14), and housekeeping units formed a major part of the former group (table 12.1). That the income of the nonfarm group living alone was above average may also be inferred from the fact that there were proportionately fewer in the low income group and more in the top income group than was true for all units 65 and over.²

FACTORS AFFECTING FOOD AND HOUSING EXPENDITURES

The average expenditures for food and housing in 1962 for those reporting on these items were about \$1,760 for married couples, \$1,200 for nonmarried men, and \$1,100 for nonmarried women (table 13.1). Married couples and nonmarried men spent slightly more than half of these amounts on food, while nonmarried women spent only two-fifths. Thus the women spent considerably less (25 percent), on the average, for food than did the men (\$468 compared to \$624), but a little more (10 percent) on housing (\$631 compared to \$575). The per-person food expenditure of the married couples (\$459) was about 10 percent less than the average for the nonmarried (\$507).

There are several factors that may account for these differences. On a per capita basis, there are economies in food and housing expense in two-person households as against one-person households. For example, the U. S. Department of Agriculture estimated that, for the same level of dietary adequacy, food expenses of a one-person unit were almost 10 percent higher per person than those of a two-person household.³ Food requirements for men are, of course, greater than for women. Income and age differences are also factors.

¹ These figures understate the proportion of aged units "living alone" since those who kept house only part of the year, and those who did not report on food or housing expenditures are not included.

² Of the nonfarm married couples reporting food and housing expenditures and income, 28 percent were in the low income group, 35 percent in the top income group; and the corresponding figures for nonmarried men were 24 percent and 41 percent, and for nonmarried women, 18 percent and 47 percent.

³ *Family Food Plans and Food Costs*, Home Economics Research, Research Report No. 20, Agricultural Research Service, U.S. Department of Agriculture, November 1962, pp. 52-54.

INCOME

Expenditures for most items in the budget, or consumption categories, increase with income. Food expense is the classic example of the category that increases less than proportionately with income. The relationship of income and housing expense is less well determined, but evidence suggests that with income measured as in the 1963 Survey of the Aged, the increase in housing expenditures, though greater than food, is also proportionately less than income.⁴

The survey data conform to these expectations. Thus when non-farm housekeeping units aged 65 and over were grouped into the three customary income classes, food expenditures per person in the low income group averaged in the \$300-to-\$400 range but roughly 50 to 100 percent greater in the high income group (table 13.2). Housing expenditures were from about two to two and one-half times greater in the top income group than in the low income group. Average income, on the other hand, was probably from 4 to 6 times greater.

The greatest increase with income in food expenditures occurred among nonmarried men; the average increased from \$391 in the low, to \$858 in the top, income group. Men, it is believed, eat out more than women do, and food-consumption surveys suggest that food away from home is one of the items in the food category that increase relatively as income increases.

Of more concern than the increase in expenditures with income is the analysis of expenditures for food and housing as a percent of income. The proportion of a household's—or nation's—resources devoted to such necessities has sometimes been used as a rough index of its well-being. Although there is no precise percentage point that could be taken except arbitrarily to separate those who are well-off from those who are not, it is presumed here that aged units who must or do spend 75 percent or more of their income for food and housing have little left for other needs, such as health and personal care, clothing, and transportation. On the other hand, expenditures for food and housing amounting to less than 50 percent of income would more often leave a comfortable margin for these other items.

Nearly a fifth of the couples and about two-fifths of the non-married men and women spent 75 percent or more of their income for food and housing (table 13.4). In contrast, a little more than half the couples, a third of the nonmarried men, and a fourth of

⁴ Margaret C. Reid, *Housing and Income* (Chicago: University of Chicago Press, 1962), p. 6.

nonmarried women spent less than half their income on these items. By these criteria, married couples in the nonfarm house-keeping group were better off than nonmarried men and women.

More of those in the low income groups than in the top income groups, of course, spent a large proportion of their income for food and housing, as shown by the following percentages of units in each of the three income groups spending specified amounts, summarized from table 13.5:

	<u>Low</u>	<u>Middle</u>	<u>High</u>
Married couples:			
Under 50 percent.....	23	47	85
75 percent and over.....	41	15	3
Nonmarried men:			
Under 50 percent.....	24	17	54
75 percent and over.....	51	52	15
Nonmarried women:			
Under 50 percent.....	10	9	43
75 percent and over.....	73	61	18

The progression of improvement in the level of living, insofar as the increase in the proportion spending less than 50 percent or the decrease in the proportion spending 75 percent or more as income increases measures such improvement, is most clear-cut for married couples. Thus the proportion spending less than 50 percent doubled from the low to the middle income group and was nearly four times as high for the top income group as for the bottom third. The proportion spending 75 percent or more decreased from 41 percent to 15 percent to 3 percent.

The progressions for the nonmarried are not so consistent. They may serve as a reminder that, while income thirds were defined by rankings of all units within each of the three groups—married couples, nonmarried men, and nonmarried women, equivalence of living level among the marital status/sex groups within the low, middle, and top income classes is not necessarily implied. In fact, if the proportions of units spending less than 50 percent for food and housing (or more than 75 percent) be accepted as a measure, the units seem to fall roughly within four broad groups. The highest consists of married couples with top incomes, with the great majority, 85 percent, falling in the below-50-percent group. The second highest consists of married couples in their middle income range and the top income class of nonmarried men and nonmarried women. Approximately half these units spent less than 50 percent of their income for food and housing. In the lower middle group would fall the low-income married couples and the low- and middle-income nonmarried men, about one-fifth of whom spent less than

50 percent of their incomes for food and housing. Finally, the lowest group consists of nonmarried women in their low and middle income range, with 1 in 10 spending less than 50 percent of their income for food and housing.

DECREASE IN EXPENDITURES WITH ADVANCING AGE

Food expenditures might be expected to decrease as older persons age, become less active, and have smaller requirements, even when their financial circumstances remain unchanged. For example, the cost of the food plans developed by the U. S. Department of Agriculture runs about 5 or 10 percent less for men and women 75 years old and over than for those 55 to 74 years of age.⁵ It is more difficult to evaluate possible differences in housing expenditures that may arise from curtailed activities and needs rather than from reduced income or changes in family living arrangements. Homeowners are less likely to have mortgage payments to make on their homes in the 73-years-and-over group than in the 62-to-64 age range, and it is sometimes thought that many in the older group have less concern with the upkeep of the home, which would lead to smaller expenditures. However, such curtailments are probably most apt to occur as a reflection of reduced income rather than as a result of reduced requirements.

The expenditures for food and housing of those aged 73 years and over were approximately 25 percent less than the expenditures of those aged 62 to 64 (table 13.3). For married couples, the reduction in expenditures was about the same for food as for housing, but for nonmarried men and women there was a somewhat greater reduction in housing than in food expenditures with advancing age.

The reduction in incomes with advancing age, however, was proportionately greater. This may be inferred from the progressive increase in the percentages in each age group who spent 75 percent or more of their income for these necessities (table 13.6). Eleven percent of the couples aged 62 to 64 spent 75 percent or more for food and housing; 23 percent of those aged 73 and over spent this much. The corresponding percentages for nonmarried men were 16 and 44; for nonmarried women, 28 and 47 percent.

BENEFICIARIES AND NONBENEFICIARIES COMPARED

With food and housing expenditures related to income and age as described above, it might be predicted that beneficiary couples, who were generally older and had lower income than nonbenefici-

⁵ "Family Food Plans 1964," *Family Economics Review*, October 1964.

any couples, would have lower expenditures for these items. Their expenditures were lower by some 14 percent, amounting to \$1,711 as compared to \$1,991 spent by nonbeneficiaries aged 65 and over (table 13.1). Within the same income grouping, however, the differences in the expenditures of the beneficiaries and nonbeneficiaries were smaller (table 13.2). In the case of the nonmarried, however, it was the beneficiaries who were younger and had the higher incomes, and they spent about 15 percent more for food and housing than did the nonbeneficiaries. These facts again are reflected in the pattern of the proportion of income spent on food and housing (except for the nonmarried men). For example, about two-thirds of the nonbeneficiary couples spent less than half their income, in comparison with about half the beneficiaries (table 13.4).

HOMEOWNERSHIP

Since mortgage-principal payments have been included in housing expenditures, homeownership status affected the level of housing costs. There was a somewhat larger proportion of homeowners among these nonfarm housekeeping units living alone than among all aged units—more than three-fourths of the married couples and more than half the nonmarried were homeowners.⁶ About 6 out of 7 of these homeowners had paid off the mortgage, and therefore had expenses only for such items as repairs, utilities, taxes, and insurance. These expenditures came to \$724 for married couples and \$544 for nonmarried women, amounts that were nearly doubled when mortgage payments were added to the costs for the small group among the aged still making such payments (table 13.7).

The expenditures of renters were some \$200 greater than those of mortgage-free homeowners among married couples, and about \$130 greater among the nonmarried. In a sense, these differences might be considered as a rough measure of the income return on the investment in the fully owned home; however, since the quality of the housing of homeowners may well have been higher than that of renters, the difference probably understates the imputed value of income from the owned home.

In general, the relative housing costs of owners with and without a mortgage and of renters were consistent among the different income and beneficiary groups (tables 13.7 and 13.8).

Differences in food costs of owners and renters were smaller and less consistent than differences in housing costs. It might have been expected that owners, with generally higher incomes, would

⁶ About three-fourths of all married couples and nearly two-fifths of all nonmarried aged 65 and over were homeowners (see chapter 12).

spend more for food than renters; on the other hand, a larger proportion of owners than of renters had homegrown food and could cut down on their money expenditures. Since neither large nor consistent differences in expenditures for food were observed, except perhaps among nonmarried men, these factors, in effect, canceled each other. This is especially true of married couples, among whom there was considerable range in housing expenditures, depending on whether they were renting or paying on a mortgage or not. These circumstances, however, had very little effect on what they spent for food, as shown in the following tabulation from table 13.7:

	Average expenditures of married couples	
	Housing	Food
Renters.....	\$929	\$945
Owners.....	817	910
Home mortgaged.....	1,340	922
Home not mortgaged.....	724	909

When food and housing expenditures of owners and renters are related to income, therefore, the major differences may be explained by the housing component. Thus a considerably larger proportion of owners with no mortgage payments than of renters had expenditures for food and housing that came to less than 50 percent of their income (tables 13.9 and 13.10), both because of the lower level of housing costs and because of the higher income of the owners. Of course, relatively more owners with no mortgage payments spent less than 50 percent of their income on food and housing than owners still making such payments.

FOOD RECEIVED WITHOUT DIRECT EXPENSE

An appreciable number of the aged—about a third of the couples and nearly a fifth of the nonmarried men and women aged 65 and over living alone (farm and nonfarm)—had some food from their own gardens, or as pay or gift, or from such sources as surplus food distribution or food stamp programs. The value of such food was not estimated; however, the cash expenditures of those who did not receive any food from such sources were substantially greater than the expenditures of those who did, as shown by the following figures summarized from table 13.11 for nonfarm units:

	Average food expenditures of units receiving—	
	Any food without direct expense	No food without direct expense
Married couples.....	\$718	\$1,000
Nonmarried men.....	404	684
Nonmarried women.....	370	489

Although homegrown food was important to farm residents, very few among the aged, especially among the nonmarried, lived alone on farms. Consequently, when data for farm residents are combined with those for the aged living in nonfarm areas, the picture is much the same. Differences with beneficiary status and with income are shown in tables 13.12 and 13.13, respectively.

A relatively small proportion of aged units received food as pay or gift or from public programs—about 2 percent of the couples and 4 percent of the nonmarried. They were, of course, most numerous among those with low incomes, forming approximately 5 to 10 percent of the low or middle income groups. The median cash expenditure for food of all public assistance recipients was somewhat, but not a great deal, higher than the cash expenditures of all farm units, but both were considerably below the median expenditure of all nonfarm units as shown by the following distributions of public assistance recipients and of all farm and nonfarm units aged 65 and over, living alone, by per capita food expenditure:

	Married couples			Nonmarried men and women		
	All nonfarm units	Public assistance recipients	Farm units	All nonfarm units	Public assistance recipients	Farm units
Number reporting (thousands).....	3,020	220	317	2,507	485	93
Total percent.....	100	100	100	100	100	100
Under \$300.....	26	50	70	24	35	38
\$300-399.....	24	28	12	17	22	23
\$400-499.....	16	14	8	17	22	20
\$500 and over.....	34	8	10	41	22	19
Median expense.....	\$400	\$300	\$245	\$450	\$360	\$340

Since more farm units received food without direct expense than either the units receiving public assistance or the total nonfarm group, it may well be that their actual food consumption was greater. About 87 percent of the married couples on farms and nearly half the nonmarried had homegrown food; on the other hand, about half the public assistance recipients among married couples had food without direct expense—some 15 percent from food programs or gift or pay.

Among nonfarm residents, about a fifth to a third of the homeowners had some home-produced food, but less than a tenth of the renters did so. Most of the 10 to 20 percent of those in the high

income groups who reported having homegrown foods were doubtless homeowners. Food expenditures increased with income more sharply among those who had no food without direct expense than among those who did.

ESTIMATES OF NUTRITIONAL ADEQUACY

Food-consumption surveys conducted by the U. S. Department of Agriculture have demonstrated that the nutritional adequacy of household diets is related to food expenditures; hence data from the 1963 Survey of the Aged, although providing no information on food quantities from which to evaluate their nutritive content directly, may nevertheless be used to estimate the number of units who probably had poor diets. For example, a study of OASDHI beneficiaries in one- or two-person housekeeping households conducted by the Department of Agriculture in Rochester, New York, in 1957, found that about a third of the households were spending less than the low-cost food plan developed by the Department and, of these, nearly two-thirds had diets classified as "poor." When expenditures were above the low-cost level, only about 10 percent of the diets were classed as poor.⁷

The U. S. Department of Agriculture's low-cost food plan⁸ as priced in 1962 amounted to about \$650 per year for married couples aged 55 to 74 and \$630 for married couples aged 75 and over. The corresponding figures for nonmarried men were \$395 and \$385, and for nonmarried women, \$310 and \$305, respectively. It seems very likely, then, that most of the units shown by the 1963 Survey to have spent less than \$300 per person for food in 1962 who had no food from supplementary sources had poor diets as defined by the Department of Agriculture. Twenty-one percent of the married couples who had no food without direct expense spent less than \$300 per person for food; the corresponding figures for nonmarried men and nonmarried women were 13 percent and 23 percent, respectively. These are probably conservative estimates of those with poor diets. Although some of those who had

⁷ *Food Consumption and Dietary Levels of Older Households in Rochester, New York*. Home Economics Research Report No. 25. Agricultural Research Service, U. S. Department of Agriculture, p. 48. Diets were classified in relation to levels of nutrient intake that the Food and Nutrition Board of the National Research Council recommends as normally desirable goals or objectives toward which to aim in planning practical dietaries. Diets were classified as poor if food brought into the household kitchen during the survey week contained food energy and eight nutrients that fell below two-thirds of the recommended level in one or more nutrients (pp. 89-90).

⁸ See *Family Food Plans and Food Costs*. Home Economics Research Report No. 20, Agricultural Research Service, U. S. Department of Agriculture, November 1962. Quarterly pricing of the food plans is published in *Family Economics Review*.

homegrown or surplus food but spent less than \$300 per person doubtless had food equivalent in value to the low-cost food plan or more, it is unlikely that all of them did so. It would appear that between 20 to 30 percent of those aged 65 and over who lived alone did not, or were not able to, spend enough for food to achieve fair or good diets without great difficulty (tables 13.12 and 13.14).

Most of those spending less than \$300 per person for food were concentrated in the low or middle income groups. Such differences as were found between beneficiaries and nonbeneficiaries, or between homeowners and renters, were in general consistent with income differences among these groups.

As per capita food expenditures increase, the proportion with poor diets tends to decrease and the proportion with good diets, to increase.⁹ Although food surveys suggest that, even at levels comparable to the cost of the U.S. Department of Agriculture's liberal food plans, some will still have poor diets because of poor selections from the nutritional point of view, nevertheless, the great majority do meet the criteria for good diets. Hence it may be assumed that most of the units spending \$500 and over per person could and did achieve good diets. About a third of the nonfarm married couples and nonmarried women aged 65 and over living alone and half the nonmarried men spent \$500 per person for food (table 13.14) and about three-fifths of the nonfarm units aged 62 to 64 did so (table 13.15). These are doubtless conservative estimates of the proportion with good diets. Those with cash expenditures of \$300 to \$499 achieving good diets may well have more than counterbalanced those spending \$500 or more who failed to do so, especially since some had food without direct expense.

⁹ Diets are classified as "good" in U. S. Department of Agriculture Household Food Consumption surveys if food brought into the household kitchen during the survey week contained food energy and eight nutrients in quantities meeting or exceeding amounts recommended by the National Research Council (*Food Consumption and Dietary Levels of Older Households in Rochester, New York*, Home Economics Research Report No. 25, Agricultural Research Service, U. S. Department of Agriculture).

METHODOLOGY AND VALIDATION

by

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The Bureau of the Census prepared a substantial
part of the material on the methodology.

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METHODOLOGY AND VALIDATION

THE 1963 SURVEY OF THE AGED was undertaken in 1962 by the Social Security Administration of the Department of Health, Education, and Welfare; the Bureau of the Census was responsible for collecting and tabulating the information. Collection was carried out in early 1963.

SURVEY DESIGN

INTERVIEW UNIT

The basic interview unit for the survey was an "aged unit," which was defined as a married couple living together, either member of which was aged 62 or older, or a nonmarried person (including persons whose spouse had a usual residence elsewhere) who was aged 62 or older.

SAMPLE DESIGN

A representative multistage area probability sample of the universe was used as the basis for the survey. The universe was composed of the civilian population aged 62 and over residing in the 50 States and the District of Columbia. Ultimate sample units consisted of a representative subsample (one-half) of the Current Population Survey (CPS) sample¹ and the full Quarterly Household Survey (QHS), to create the sample for the 1963 Survey of the Aged. The ultimate sample units in the 1963 survey sample, therefore, were selected after the following stages of sampling:

The standard metropolitan statistical areas and counties of the United States were grouped into about 1,900 primary sampling units (PSU).

These primary sampling units were then grouped into strata of one or more primary sampling units that are relatively homogeneous according to socioeconomic characteristics. There were 357 strata for the CPS and 333 for the QHS. The 333 represent an earlier phase of the evolution of the first-stage design of the CPS.

Within each of the strata a single primary sampling unit was selected to represent the stratum. The 357-area CPS design is composed of 701 counties and independent cities; and the 333-area QHS design, of 641 counties and independent cities, with very substantial overlap between the two sets.

Within each of the primary sampling units a sample of housing units was selected. Selections were made from housing units with addresses in the 1960 Census listing books, building permit records, and current listings in area segments. A procedure was also used to provide a sample of units missed in the census and for additional new units that would not be covered in the building permit records.

Within the sample units about 8,500 aged units consisting of about 11,000 aged persons was the expected sample size for the 1963 Survey of the Aged.

SURVEY COLLECTION STAGES

Because of the amount and complexity of the information being requested, the field survey was conducted in two stages. In the first stage, begun in early January 1963, respondents were identified and the survey was explained to them. They were asked to provide their social security account number and such identifying information not already available from the CPS or QHS interview as is usually obtained on an application for an account number (appendix B, items 1a and 1b). Respondents were then given a questionnaire

¹ For a complete description of the CPS sample, see Bureau of the Census, *The Current Population Survey—A Report on Methodology*, Technical Paper No. 7, 1963. The QHS sample design is similar to the CPS design.

to complete and hold for an interviewer to pick up in a subsequent visit (appendix B, item 2). In the second stage, completed in February 1963, the interviewer reviewed the answers on the self-administered form and filled in a second questionnaire relating to additional topics (appendix B, item 3). Altogether, useful questionnaires were completed for 7,515 aged units, a completion rate of about 88 percent.

Information on a sample of the aged in institutions (long-stay hospitals, nursing homes, and homes for the aged) was obtained in March in conjunction with the annual CPS that includes persons of all ages in all type of institutions (covered at half the sampling ratio used for persons in households). A separate questionnaire (appendix B, item 4) was used to obtain a limited amount of data. When feasible, these data were obtained directly from the sample person; otherwise from personnel and/or records of the institution.

MATCH WITH SOCIAL SECURITY RECORDS

All cases were checked against the National Employee Index and other records of the Social Security Administration. The identification information collected in the first interview included name, account number, date of birth, race, sex, marital status, parents' name, and information as to whether they had ever received OASDHI benefits (appendix B, items 1a and 1b). A schedule with this information was sent from the Census Bureau to the control unit in the Social Security Administration for the 8,378 units identified as including one or more persons 62 years or older.

After entry on a control register, these identification schedules were sent to the Employee Account Number (A/N) reference file. This is a screening file of more than 200 million names used to locate account numbers; it also cross-references persons entitled to benefits on other A/N's. The identification schedules were screened against all possible account numbers in this file. When the information in the identification schedule did not match the account number, name, or date of birth, or when the respondent had a common name, several different A/N's could be indicated as alternative possibilities. Cases for which an A/N was located, either in the respondent's name or in a cross-reference account, were then checked against the A/N application file (SS-5 file).

The information in the SS-5 file was used to verify the A/N information on the identification schedule and to eliminate alternatives suggested by the A/N reference file. If a benefit claim had been filed, the case was sent to the appropriate payment center for verification and for additional data from the benefit record.² If no benefit claim had been filed on the account, the interview identification data could be verified from the SS-5. As an added precaution, however, verified account numbers were also sent to the payment center to see if benefit records could be located for these accounts.

Eventually, all cases for which an A/N had been verified or for which a claim was indicated were processed through a payment center. Cases with a benefit claim in file were matched to the claims folder and the benefit data were coded on a separate benefit record. In a few cases, additional records and electronic tapes were searched to complete the benefit data collection. The information recorded included primary insurance amount, type of benefit, date of entitlement, actuarial reduction status, monthly benefit amount, and number of months paid in 1962.

Cases in which the information on the identification schedule did not agree with the information on the SS-5 were examined for name variations, name changes, street addresses, and other possible variations and identifiers. When positive identification could not be made from any of the A/N's located by the A/N reference file, the case was sent to the local district office for further examination.

The identification schedules of about 200 cases for whom no A/N was located, but for whom benefit income was reported in the interview, were sent to the district office in their residence area for further checking through the claims development file. This is the record of the benefit claims application interview. About half of these cases were identified as having an A/N and

² In some cases, a claim was filed on more than one A/N and copies of the identification schedules were sent to as many payment centers as indicated by the A/N areas.

a record of a benefit claim. These cases were sent back to the SS-5 file for verification and to the appropriate payment center for processing. The remaining cases were classified as nonbeneficiaries and the benefit income reported in the interview was reclassified as "other income."

Respondents for whom no A/N was located and for whom no benefit income was reported were not expected to have benefit records, but a 10-percent subsample of these schedules was sent to the district offices for verification. None of these cases was found to have a contact record or a benefit claim. These cases were also classified as nonbeneficiaries.

Of the 8,878 units screened against OASDHI records, a benefit status was positively determined for more than 5,000 units, and the possibility of an existing benefit record was virtually eliminated for more than 3,000 units. In 9 cases the information was insufficient to determine that a benefit record did or did not exist. In 5 cases for which beneficiary status was established, the claim information could not be located.

Aside from the verification of beneficiary status, data on social security benefit income have been used to test the validity of the income reporting from the survey interview and to examine the reporting of such income by income class and other variables.

INFORMATION OBTAINED

The first-stage questionnaire covered health insurance, medical care costs, assets and debts, and income (appendix B, item 2). The followup interview obtained more detail on these subjects and included additional questions on other subjects such as home tenure, living arrangements, housing and food expenses for those living alone and labor-force participation and work experience, as well as special questions for recent widows (appendix B, item 3).

The information obtained from the institutional sample, in addition to such identifying information as age, sex, and type of institution, related primarily to medical care and income (appendix B, item 4). No data on assets and liabilities or work experience, for example, were requested.

These questionnaires were supplemented by information on household composition and family income from the Current Population Survey and Quarterly Housing Survey interviews (appendix B, item 5) as well as the Social Security Administration records described above.

ESTIMATION PROCEDURES

The estimates presented in this report are therefore derived from both the field collection and the OASDHI program information. The basic data for each unit were weighted as follows:

ADJUSTMENT FOR NONINTERVIEW

Some of the sample units did not provide usable questionnaires. For most households, however, there was some limited information that could be utilized in the noninterview-adjustment process. Interviewed units having characteristics similar to those of noninterviewed units were selected at random and given a weighting factor of 2 to adjust for units not interviewed. The characteristics used in identifying similarities between interviewed and noninterviewed units were geographic area, size of aged unit (1 or 2 persons), age and race of the head of the unit, and sex for one-person units.

FIRST-STAGE RATIO ESTIMATION

The first stage of ratio estimation takes into account differences at the time of the last census in the distribution by race and residence of the population estimated from the sample PSU's and that of the total population in each of the four major regions of the country. This stage of estimation has the effect of reducing somewhat the contribution of sampling variability arising from the selection of sample areas in the first stage of sampling.

SECOND-STAGE RATIO ESTIMATION

The second-stage ratio estimation used the results of the 1963 Survey of the Aged after the noninterview adjustment and the first-stage ratio estimation to

provide distribution of characteristics within age and race groups. Independent estimates of the civilian population aged 62 and over by race, sex, and age groups were then multiplied by the distributions derived from the survey to create the estimates shown in this report. The number of OASDHI beneficiaries calculated in this way was found to be less than 2 percent below the Social Security Administration estimate of the number with benefits in current-payment status and within 5 percent of the number with benefits in force, that is, on the rolls, whether or not a benefit had ever been received. At the end of 1962, more than 400,000 of the 14.5 million persons aged 62 or over with benefits in force were not actually receiving payments.

ESTIMATES FOR THE INSTITUTIONAL POPULATION

The estimation procedure described in the preceding section did not specifically take into account the size of the aged population in institutions as estimated from the 1960 Census. The institutional population as derived from the sample amounted to 5 percent of all persons aged 65 and over, but 4.3 percent when estimated from the 1960 Census data. Data that incorporate information on medical care and income from the institutional as well as the household sample may overweight somewhat the data from the institutional population. When tables show the proportion of units in institutions as part of the description of the living arrangements of the aged population, however, the numbers have been adjusted to the 1960 Census estimates.

In the case of the data on income, the institutional population represents only a small proportion of the total. Data on the utilization of long-stay medical facilities by the aged, on the other hand, although reflecting any stays in such facilities by persons in the household sample, represent primarily the findings from the institutional sample. Data relating to long-stay hospitals and nursing homes should, therefore, be used with caution. Also, the data are subject to high sampling variability.

RELIABILITY OF THE ESTIMATES

Since the estimates in this report are based on a sample, they may differ somewhat from the figures that would have been obtained if all aged persons in the United States had been surveyed using the same schedules, instructions, and interviewers. As in any survey work, the results are subject to errors of response and reporting as well as being subject to sampling variability. The standard error is primarily a measure of sampling variability, that is, the variations that occur by chance because a sample rather than the whole population is surveyed. As calculated for this report, the standard error also partially measures the effect of response and enumeration errors but does not measure any systematic biases in the data. The chances are about 68 out of 100 that an estimate from the sample would differ from a complete census figure by less than the standard error. The chances are about 95 out of 100 that the difference would be less than twice the standard error.

SAMPLING VARIABILITY

Sampling variability of estimated numbers.—The figures presented in table A are approximations to the standard error of estimates of aged units and aged persons shown in this report. In order to derive standard errors that would be applicable to a wide variety of items and could be prepared at a moderate cost, a number of approximations were required. As a result, the table of standard errors provides an indication of the order of magnitude of the standard errors rather than the precise standard error for any specific item.

Sampling variability of estimated percentages.—The reliability of an estimated percentage, computed by using sample data for both numerator and denominator, depends upon both the size of the percentage and the size of the total on which the percentage is based. Estimated percentages are relatively more reliable than the corresponding absolute estimates of the numerator of the percentage, particularly if the percentage is 50 percent or greater. Table B shows the standard errors of estimated percentages of aged units and aged persons.

TABLE A.—Standard errors of estimated numbers of aged units or aged persons (68 chances out of 100)

Level of estimate (in thousands)	Standard error (thousands)
50-----	13
100-----	18
250-----	28
500-----	40
1,000-----	54
2,500-----	85
5,000-----	120
7,500-----	130
10,000-----	140

TABLE B.—Standard error of estimated percentages of aged units or aged persons (68 chances out of 100)

Estimated percentage	Base of percentage (thousands)					
	100	250	500	1,000	5,000	10,000
2 or 98-----	2.9	1.4	1.2	0.7	0.4	0.3
5 or 95-----	4.5	2.6	1.8	1.3	0.6	0.4
10 or 90-----	5.8	3.2	2.5	1.7	0.7	0.5
25 or 75-----	8.1	5.0	3.5	2.5	1.1	0.8
50-----	9.4	5.8	4.0	2.8	1.2	1.0

Sampling variability of estimated means.—A rough approximation to the standard error of an estimated mean can be calculated from the distribution from which it was obtained by the following formula:

$$\sigma'_{\bar{x}} = 80 \sqrt{\frac{\sum_{i=1}^c n_i x_i^2}{n^2} - \frac{\bar{x}^2}{n}}$$

where $\sigma'_{\bar{x}}$ is the standard error of the estimated mean n_i is the weighted number of cases reported for the i^{th} class

$n = \sum_{i=1}^c n_i$ —the weighted total number of cases from which responses were obtained in all the c classes

x_i is the midpoint of the i^{th} class

\bar{x} is the mean of the distribution

Approximate standard errors of selected means for medical costs have been calculated through this formula by way of illustration. They are shown in table C.

EXAMPLE: Table 10.1 in chapter 10 shows the percentage distribution and mean medical costs incurred by married couples aged 65 and over, in the first column. In the formula for $\sigma'_{\bar{x}}$ given above, the value of n is equal to 4,765,000 (87.5 percent of the total 5,445,000); and \bar{x} is \$442 (the entry labeled "mean cost"). The values of n_i are in the numbers derived from the percentages multiplied by 4,765,000. The values of x_i were taken as the midpoint of the intervals shown in the stub. Hence, for the row labeled "none incurred," x_i has the value 0; for the next row, x_i has the value of \$50, and for the following row the value of x_i is \$150, etc. For the last row (\$2,500+), x_i has been estimated by subtracting the sum of $n_i x_i$ up to this point from $n\bar{x}$, and dividing by n_i in this open-end interval (\$3,167).

TABLE C.—Illustrative examples of approximate standard errors calculated for selected means

Units aged 65 and over	Mean	Standard error of mean
Income:		
Married couples.....	\$4,028	\$147
Nonmarried men.....	1,887	108
Nonmarried women.....	1,400	65
Medical costs incurred:		
Married couples.....	442	21
In hospital.....	1,220	72
Not in hospital.....	233	10
Nonmarried men.....	260	29
Nonmarried women.....	282	18
Short-stay-hospital costs incurred:		
Married couples.....	588	46
With health insurance.....	612	55
Without health insurance.....	520	87

The application of the formula for $\sigma'_{\bar{x}}$, then, shows that the estimated standard error of the mean medical costs incurred by couples aged 65 and over is about \$21. This means that the chances are about 68 out of 100 that the difference due to sampling variability between the estimated mean and the figure that would have been obtained in a complete census is less than \$21. The chances are about 95 out of 100 that the difference is less than \$42 or twice the standard error.

In comparing the results for two classes of the population, the difference between the two means will frequently be subject to greater sampling variability than other types of comparisons because the sample estimate of a mean is affected significantly by even a few extremely high values. In many cases, therefore, if comparisons are to be made of summary measures of two groups, it may be more useful to compare the medians rather than the means, since the medians are not affected as much by a few extreme observations.

Sampling variability of estimated medians.—The variability of a median depends on the size of the base of the distribution and on the distribution on which the median is based. An approximate method for measuring the reliability of an estimated median is to determine an interval about the estimated median such that there is a stated degree of confidence that the true median lies within the interval.

As the first step in estimating the upper and lower limits of the interval about the median (that is, the confidence limits), compute one-half the number reporting the characteristic on which the median is based; designate this as $N/2$. Determine the standard error of $N/2$. Subtract this standard error from $N/2$. Cumulate the frequencies (in the table on which the median is based) up to the interval containing the difference between $N/2$ and its standard error and, by linear interpolation, obtain a value corresponding to this number.

In a similar manner, add the standard error to $N/2$, cumulate the frequencies in the table, and obtain a value corresponding to this number. The chances are about 68 out of 100 that a median based on results of a complete census would lie between these two values. The range for 95 chances out of 100 can be computed in a similar manner by multiplying the standard error by 2 before subtracting and adding to $N/2$. Interpolation to obtain the values corresponding to these numbers gives the confidence limits for the median.

ERRORS OF RESPONSE AND NONREPORTING

In addition to sampling variability, as in any survey, the results are also subject to errors of response and nonreporting. In many cases the data were based on memory rather than on records. In most income and expenditure data derived from field surveys the memory factor probably produces underestimates because of the tendency to forget minor or irregular sources of income and outlays. Other errors of reporting result from misrepresentation or misunderstanding.

Handling of NR's (nonresponse).—Incomplete responses to questions were handled in a variety of ways, depending on the question. Every effort, short of mechanical imputation, was made to obtain for each schedule a total income and a total medical expense figure, each built up from a series of detailed questions. In the case of income, for example, when an asset was reported and there was no entry for income accruing from assets of that type, income at the rate of 4 percent was recorded. If, on the other hand, the respondent reported on most income items but failed to make an entry (of an amount, "None," or "Don't Know") for certain infrequent income sources, such as unemployment insurance or individual annuities, this was tabulated as a zero entry. In the case of medical care, if the cost of care by doctors and dentists and care in hospitals was recorded, but there was no entry at all for "Other" (miscellaneous) medical care, this item was also tabulated as zero.

Nevertheless, on many items, there were respondents from whom an answer was not obtained. In some cases, the question was not asked; for example, the respondents in the institutional sample were not asked about assets or work experience; in others, no information at all was obtained, as from the few who refused to give information on income; in others, the respondent indicated having a particular type of asset or expense, but the amount could not be obtained. In order to maximize the information from the survey, the data for all those reporting on an item have been tabulated. As a result of this procedure, information in the report on an item presented by cross-classifications will not necessarily yield the exact estimate shown for the total. For example, incurred costs of medical care for nonmarried women as presented for those with and without health insurance, respectively, cannot be combined to form the total given in the report, since the latter includes the data for those who did not report on their insurance status. Similarly, the data presented by income thirds cannot be combined to obtain totals since data for those not reporting on income are included in the latter. With very few exceptions, each table shows the weighted number providing the particular item of information as well as the total number in that population group.

Estimated effect of nonresponse on income.—The basic tabulations of the survey data for income thirds included also the data for those not reporting on income. Although these data are not shown on the report tables, they provide useful information—more than is usually available—on the characteristics of those not reporting on income which permits an estimate of the effect of nonresponse on income.

When the mean or median values of various characteristics such as net worth or value of assets, years of education, costs of medical care, homeownership, proportion living with relatives, for those who did not report on income were compared with the values for the income thirds they were found to fall fairly consistently above the values for the middle third, but somewhat below the values for the top third. Since assets less owned home are probably as highly correlated with income as any of these items, they were selected as the item to provide the basis for estimating the mean income of those who did not report the amount of their income.

The number reporting on income and on assets less home equity, the mean amounts, and the estimated income for those not reporting income are as follows:

	Assets less home equity			Income		
	Married couples	Non-married men	Non-married women	Married couples	Non-married men	Non-married women
Number (thousands):						
Low income third..	1,500	600	1,540	1,569	735	1,866
Middle income third.....	1,504	628	1,641	1,573	708	1,810
High income third..	1,407	665	1,588	1,578	730	1,860
Not reporting on income amount ¹ .	266	48	201	724	172	731

¹ Excludes those who refused to give any information on income (in thousands): 2 married couples, 57 nonmarried men, and 62 nonmarried women.

	Assets less home equity			Income		
	Married couples	Non-married men	Non-married women	Married couples	Non-married men	Non-married women
<i>Mean amount:</i>						
Low income third..	\$3,833	\$2,013	\$1,418	\$1,521	\$660	\$417
Middle income third.....	9,856	3,563	3,166	2,924	1,376	1,033
High income third..	33,453	19,277	14,476	7,621	3,618	2,745
Not reporting on income:						
Assets.....	26,780	10,229	8,807	...	...	...
Estimated income.....	...	...	...	6,300	2,330	1,900

The income estimates were simply derived from straightline interpolations. If those not reporting are assigned these values instead of the means of those reporting, aggregate income is increased by about 6 percent. However, the check of these estimates against the survey data on education and medical care expenses suggests that the estimate for nonmarried men derived from assets less owned home may be too low. If the mean income of nonmarried men not reporting is assumed to be approximately the same as the mean income of the top third, the aggregate income estimate for all units aged 65 and over would be 7 percent, instead of 6 percent, greater than the estimate based on the mean of those reporting.

Validation of benefit-income reporting.—The linkage of social security records to the survey interview data provided a unique opportunity to compare the reporting of OASDHI benefit income in the interview with the amount shown in the Social Security Administration benefit records. As mentioned above, the matching of the sample to the record system was virtually complete. The benefit-record information was then used to verify and, where necessary, correct the reporting of beneficiary status and benefit income.

The primary objective of the matching of social security records to interview data was to obtain information which would be of use for program analysis. The study of response error, while an important methodological consideration, was a secondary aspect. The procedures were designed to produce the "best estimate" of benefit income rather than to preserve the methodological rigor of a validation study.

The benefit income reported in the study represents a "best estimate," which incorporates a set of editing decisions taken during the various stages of processing.

Differences of \$60 or less per person between the benefit record and the interview were accepted as matching reports, in order to reduce the amount of referral and clerical editing. Thus, the benefit amount referred to as the social security benefit-record amount includes response errors within the \$60 limit. Where the difference exceeded \$60, three factors were usually responsible:

(1) Where the aged unit had dependent children, any children's benefits were included in the record of benefit income. Since there was no specific instruction on the treatment of children's benefits, some respondents included only the aged persons' benefits, and this led to an apparent underestimate of benefit income in some cases. Aged persons with minor children, however, represented only 2 percent of all beneficiary units.

(2) Where the respondent had been widowed during the survey year, benefit income was computed at one-half the sum of the combined husband's and wife's benefits for the period in which both were receiving benefits plus the survivor's benefits for the remainder of the year. Interviewers were instructed to obtain benefit-income information on the same basis. The proportion of units representing persons aged 62 and over whose spouse had died during 1962 was relatively small, about 4 percent.

(3) Lump-sum death benefits and retroactive benefit payments were included in the best estimate. The survey interview was designed to pick up benefit income on a month-by-month basis. This tended to understate income from such payments as death benefits and retroactive payments. Because of the nature of the benefit record it was possible for a death benefit to be omitted. When a lump-sum death benefit was recorded on the interview schedule and the probability of receipt was substantiated by data on recent widowhood, this amount was included in the best estimate of benefit income even if not shown on the benefit record.

The design of the questionnaire may have led to some understatement of income because the respondent was not encouraged to report irregular or unusual amounts, such as death benefits or retroactive payments. Respondents were specifically asked, "How many months did you (your spouse) receive this income in 1962?" "How much did you (your spouse) receive a month?" The respondent was also later asked whether he or his spouse had received any other money.

In the following analysis of the reliability of benefit-income reporting, the comparison is between the amount shown in the benefit record, adjusted to remove half the benefits paid to a couple for a deceased spouse, and the amount recorded in the interview. The benefit-record amounts therefore represent the true population value, subject only to sampling error. The analysis of response error is based on unweighted counts of the 4,727 interviewed beneficiary units.

The differences between the unedited benefit-record estimates and the best estimates are minor and as likely to be affected by the first- and second-stage ratio estimates as by the editing adjustments. By way of illustration, the mean-income estimates by type of beneficiary unit are as follows:

	Best estimate	Beneficiary record estimate ¹
Beneficiary units, head aged 65 and over:		
Married couples.....	\$1,409	\$1,390
Nonmarried men.....	922	922
Nonmarried women.....	760	772

¹ From tabulations of the unweighted sample.

The reliability of the benefit-income estimate may be measured from the discrepancies between the amount recorded in the benefit record, the "true" value for the respondent, and the amount obtained in the interview. Beneficiaries who did not correctly report their beneficiary status in the interview are included in the analysis.

In order to examine some of the possible sources of response error, the data were analyzed by age, type of unit, education, income thirds, living arrangements, and the amount of OASDHI benefit income.

Matching reports under \$61.—The distribution of reporting differences between the social security benefit-record and the interview report suggests that the \$60 allowance was an effective procedure for reducing editing at little or no cost in bias (tables D and E). More than three-fourths of the cases were exact matches or reported within \$60 of the SSA-record amount. Reporting differences of less than \$61 were randomly distributed between under- and overreporting; 31 percent had reporting errors under \$61, but only 2 percent more underreported than overreported income. The net effect on the total benefit income was negligible, an average understatement of \$1.

From an examination of the distribution it would seem that the allowance was overly conservative and that differences of up to \$300 could have been accepted without affecting the mean total benefit income (TBI) or introducing a serious distortion of the income distribution.

Response bias.—The net understatement or bias in the reporting of benefit income was \$61 on a mean of \$1,052, 6 percent of the total. Almost all of the underestimate was attributable to response errors of more than \$500. Response

errors of less than \$301 were randomly distributed and had little or no effect on the bias. A bias of this size presents little or no analytical difficulty in the use of the data, assuming that the bias is constant and does not vary significantly on some selective basis.

TABLE D.—Percentage distribution of response errors for OASDHI benefit income by type of beneficiary unit aged 62 and over

Reporting difference (SSA-Interview)	Total beneficiary units	Married couples	Nonmarried men	Nonmarried women
Sample N (thousands)	4,727	2,137	713	1,877
Total percent	100	100	100	100
Underreporting:				
\$500 or more	6	8	4	6
\$301-500	3	3	2	3
\$101-300	4	5	3	4
\$61-100	2	2	2	2
Matching report (\pm \$60)	77	73	82	79
Exact	46	39	74	44
\pm 1-60	31	34	8	35
Overreporting:				
\$61-100	2	2	2	2
\$101-300	4	6	4	2
\$301-500	1	1	1	1
\$501 or more	1	1	1	1
Percent of units:				
Net response error (NRE) (\$61 or more)	8	8	3	9
Mean amount:				
Total benefit income (TBI)	\$1,052	\$1,351	\$911	\$764
Net underreported	\$61	\$82	\$29	\$50
Percent of TBI	5.8	6.1	3.2	6.6

TABLE E.—Percentage distribution of response errors for beneficiary units aged 62 and over and aggregate dollars

Reporting difference (SSA-Interview)	Percent of units		Net underreported dollars	
	Total (under- plus overreporting)	Net underreporting (under- minus overreporting)	Percent of mean TBI	Percent of bias
Base (thousands)	4,727	4,727	\$1,052	\$61
Total percent	100	100	100	100
Size of difference:				
\$501 or more	7	5	4.8	82
\$301-500	4	2	0.8	14
\$101-300	8	1	0.2	2
\$61-100	4	(1)	0.0	(1)
\$1-60	31	2	0.1	2
None	46			

¹ Not shown where 0.5 percent or less.

The shape of the distribution is of interest because of the extreme clustering of errors in the large understatements. Errors in excess of \$300 contributed more than nine-tenths of the net understatement. Even when the effect of the offsetting errors is ignored, understatements of more than \$300 still totaled four-fifths of the gross error, stemming from 9 percent of the respondent units. Considering that more than half the units received less than \$1,000 in benefits and that only 1 in 20 received more than \$2,000, \$300 is a sizable error and would seem to be more than a simple inability to recall or work out an approximate total. Nonreporting of beneficiary status in the interview may account for possibly as much as 2 to 3 percent. Other reasons, related to the particular

conditions of the benefit source, such as retroactive payments, terminations, or other benefit changes are also possible, but there were no data to examine these factors directly.

Sources of selective bias.—The variables selected for analysis were chosen on the basis of experience with or assumptions about their relationship to response validity. Socioeconomic factors such as education and income have frequently been found to be positively associated with accuracy of reporting. Age as an indicator of mental and physiological responsiveness may be negatively associated with validity, while living arrangements as a measure of independent functioning should have a positive relationship.

The results of this examination are summarized in table F for all beneficiary units combined. None of the hypotheses except those on living arrangements were supported by the data. The younger beneficiaries have a greater net error than the beneficiaries aged 73 and over; the upper-income, larger-benefit, and higher-education groups have greater net-error rates than the lower-income and education groups. The absolute differences, however, are relatively small and are not statistically significant for the education and income characteristics. Respondents with "no answer" on income, however, do have a significantly larger response bias.

The response-error rates for the types of beneficiary units are generally consistent with those for all beneficiary units and provide little evidence of selective bias in the reporting of benefit income. The patterns of response error of the education, benefit-amount, and income groups are not consistent and the differences are relatively minor.

Age and type of beneficiary unit appear to account for most of the response-error variation in the benefit-income groups. Although there is some association between size of benefit income and size of response error, the differences are not consistent, and the error rates fluctuate erratically.

TABLE F.—Mean total benefit OASDHI income and response bias for beneficiary units

Characteristic	Units (thousands)	Mean total benefit income	Net underreported	
			Mean bias	Percent of TBI
Total, aged 62 and over.....	4,727	\$1,052	\$61	5.8
<i>Age</i>				
Aged 62-64.....	449	834	99	11.9
Aged 65-72.....	2,309	1,095	71	6.5
Aged 73 and over.....	1,969	1,050	41	3.9
<i>Living Arrangement</i>				
In household:				
No relatives present.....	2,969	1,099	47	4.3
Relatives present.....	1,702	1,980	82	8.4
Institutionalized.....	56	717	194	27.0
<i>Years of School Completed</i>				
Less than 9 years.....	2,884	1,049	58	5.6
9-11 years.....	556	1,060	47	4.5
12 years or more.....	979	1,106	73	6.6
Not reported.....	308	892	79	8.8
<i>Benefit Income</i>				
\$0-499.....	755	416	2	0.5
\$500-999.....	1,752	765	35	4.6
\$1,000-1,499.....	1,364	1,220	68	5.5
\$1,500-1,999.....	568	1,769	96	5.4
\$2,000-2,499.....	244	2,133	163	7.7
\$2,500 and over.....	44	2,885	916	31.7
Total, aged 65 and over.....	4,278	\$1,075	\$57	5.3
<i>Income Group</i>				
Low third.....	1,072	898	29	3.2
Middle third.....	1,401	1,135	46	4.0
High third.....	1,323	1,132	54	4.7
Not reported.....	480	1,136	165	14.5

Of the respondent characteristics, only age and living arrangements showed generally regular patterns of significant differences. Couples and beneficiaries under 73 years of age with no relatives in the household were more reliable benefit-income respondents than those with relatives present. Older beneficiaries generally had significantly smaller response errors and error rates than younger beneficiaries. Respondents who did not report their total income had the largest mean bias and error rates in their age and beneficiary-units groups.

Effect of response error on the standard error.—The survey estimates of the standard error of the mean, corrected for bias (σ'_x), include sampling variability, but no response variability. The "true standard error" of the reported mean, however, if there had been no correction for bias in the data, would have been almost twice that of the standard error of sampling. The relevant statistics are as follows:

Survey estimate of standard error of mean corrected for bias....	σ'_x	\$41
Standard error of mean bias.....	$\sigma_{\bar{x}}$	5
True standard error of reported mean (mean square error).....	$\sqrt{\text{MSE}}$	74

$$(\text{MSE} = \sigma_x^2 + \sigma_{\bar{x}}^2 + 2r\sigma_x\sigma_{\bar{x}} + (\text{Bias})^2)$$

On the basis of these data it appears that the reporting of social security benefit income was relatively good in the 1963 Survey of the Aged. With few exceptions, respondents reported benefit income with great accuracy. The net error on understatement of \$61, was small in relation to the total.

It is clear that response bias in benefit-income reporting is not a problem of sensitivity. There was little tendency towards "yardstick" error or consistent individual underreporting. The bias is due almost entirely to a small proportion of cases with gross understatements. The unreported amounts in most cases appear to be unusual or one-time payments, such as lump-sum death benefits or retroactive payments to new beneficiaries, and occasional nonreporting of beneficiary status. Some of these understatements may have been induced by the interviewing procedures. The bias also appears to be related to an inability or unwillingness to respond in other related areas, as shown by the high rate of bias among those with "no answer" on total income.

There is little support in the data for assumptions about overestimates in the proportion of low-income families because of response error in transfer income. Whatever the situation may have been in earlier years, the bulk of transfer income as represented by social security and similarly obligated benefits appears to be accurately reported among low-income families. It is possible, however, that public assistance, constituting about 12 percent of transfer income, is subject to a different order of response error.

Through the linkage of survey interview data and the social security account number file, it also was possible to associate the work-history record of the respondent with the interview data on current employment and earnings. From these data, the extent of understatement of work and earnings can be determined; the interpretation of overstatements of earnings and of the randomness of errors will, however, be more limited than in the analysis of benefit-income reporting because of the possibility of employment in work not covered by social security. The data on this comparison were not included in this volume because of time lag in the reporting of earnings and in the data processing. A separate report on the reliability of wage reporting will be prepared.

COMPARISON WITH OTHER ESTIMATES

Although relatively few economic and social surveys have focused entirely on the aged, a number of studies of the total population introduce age as a classifier; hence, data on income and assets, employment, health care and costs, and household expenditures for food, housing, and medical care for the aged are available from such studies. Difficulties arise in comparing such information with results from the 1963 Survey of the Aged because of differences in definitions of the units or the categories, and differences in timing, scope, and coverage. These studies are also generally subject to the same kinds of sampling and response errors as the 1963 Survey of the Aged and to other errors of estimation. Despite the difficulties, some light on the reliability of the estimates may be obtained from such comparisons.

A number of sources have been drawn upon for this review. Median incomes are compared with those derived from data obtained in the Current Population Survey and published by the Bureau of the Census in *Current Population Reports*. The numbers of people receiving benefits from various income-maintenance programs have been checked against the numbers reported by the agencies operating the programs. Labor-force and work-experience data are available from *Special Labor Force Reports* of the Bureau of Labor Statistics.

The Survey of Consumer Finances, conducted by the Survey Research Center of the University of Michigan, and the Survey of the Financial Characteristics of Consumers both provide information on assets. The 1960-61 Survey of Consumer Expenditures of the Departments of Labor and Agriculture provides information on average expenditures for food, housing, and medical care.

Information on utilization of services and personal expenditures for health care has been collected in the Health Interview Survey by the U.S. Public Health Service. Essentially the same questions on medical care costs were adopted from the Health Interview Survey for use in the 1963 Survey of the Aged to facilitate comparison between the two surveys. Data from a study by the National Opinion Research Center, which focused on the health of persons aged 65 and over in the noninstitutionalized population, were also available.³

INCOME

The following figures show the number of persons aged 65 and over receiving benefits from specified income-maintenance programs, as based on agency reports and as given in the 1963 Survey of the Aged:

Program (and reference date)	Program data ¹ (thousands) (col.1)	Survey of the Aged (thousands) (col.2)	Survey as percent of program data (col.2 ÷ col.1)
OASDHI (12-31-62) ²	12,426	³ 12,205	³ 98.2
Railroad retirement (12-31-62) ⁴	699	635	90.8
Public assistance (12-31-62) ⁵	2,242	2,168	96.7
Veterans' benefits (6-30-62) ⁶	1,560	1,458	93.5
Public employee retirement (6-30-62) ⁷	960	784	81.7

¹ Adjusted to exclude beneficiaries under age 65 and residing outside the 50 States and the District of Columbia.

² Source: Social Security Administration.

³ After adjustments on the basis of match with Social Security records.

⁴ Source: Railroad Retirement Board—includes retirement for age, service, and disability, survivor's benefits, and wives' annuities.

⁵ Source: Bureau of Family Service—includes old-age assistance, aid to the permanently and totally disabled, and aid to the blind.

⁶ Source: Veterans Administration, *Annual Statistical Supplement*—includes payments for service- and non-service-connected disability, widows' and parents' benefits.

⁷ Source: Civil Service Commission's published and unpublished data, and 1962 Census of Government—includes retirement, disability, and survivor's data under Federal civil service, Armed Forces, and other Federal systems, and State and local government employee retirement systems.

Except for the public employee retirement programs, the program data fall within 95-percent confidence limits of the 1963 survey. In every case, however, the number of beneficiaries estimated from the survey data is less than the program data, ranging from 18 percent less for the public employment retirement systems to 2 percent for the OASDHI program. These percentages may not fully reflect the amount of underenumeration. The 1963 survey figures refer to persons receiving a specific benefit at any time during the year 1962, whereas the program data generally refer to beneficiaries at a specific point of time. Were the survey data adjusted to eliminate those persons who received benefits at some time during the year but were not receiving such benefits on the reference date, the percentages presented above would be somewhat lower. The extent of the reduction would vary from program to program. The public employee retirement system would probably have the smallest change in its

³ Ethel Shanas, *The Health of Older People* (Cambridge, Mass.: Harvard University Press, 1962).

ratio since few persons once on the rolls ever drop off or have their benefits suspended, whereas the railroad retirement system, which has a retirement test, would probably have the greatest percentage of change.

The small understatement with respect to OASDHI may be attributed primarily to the fact that the OASDHI claims records were checked for each person in the sample, as described above. Where the person said he was not a beneficiary but the records showed that he was, the schedule was edited to reflect the OASDHI beneficiary status. It is estimated that between 1 and 2 percent of the beneficiaries were picked up in this fashion. None of the other income-maintenance programs had this internal check.

Median incomes in 1962 of families with head aged 65 and over and of unrelated individuals aged 65 and over are available from the Bureau of the Census.⁴ Definitional differences in the units prevent exact comparability with the survey estimates. Thus the Census Bureau estimate of the median income of \$3,204 for all families with head aged 65 and over is almost identical with the survey estimate of \$3,205 for all married couples when the family income of those living with relatives is included, but there is some evidence that the family component in the 1963 Survey of the Aged was understated (see under "Living Arrangements," below). The units covered by these two estimates, however, are not the same, since the former includes nonmarried men and women living with relatives when they are identified as head of the household and excludes survey units in which the older couple is living with a younger son or daughter (or other relative) who is designated as the head.

The Census Bureau estimate for 1962 for all unrelated individuals, \$1,248, although excluding the institutional group, is otherwise comparable in coverage with the survey estimate of \$1,340 for the median income of nonmarried men and women not living with relatives.

Estimates of the median income of men and women as unrelated individuals by the Bureau of the Census for 1963 are \$1,561 for males and \$1,175 for females.⁵ Incomes in 1963 were only slightly higher, on the average, than in 1962. These medians, therefore, may be compared with the survey estimate of \$1,510 for nonmarried men not living with relatives, and \$1,255 for the nonmarried women.

For 1963, the Census Bureau estimate for all families with head aged 65 and over was \$3,352; relevant estimates were available for two subgroups within this population: \$3,261 for families with male head aged 65 and over with wife present, and the other, \$2,910 for two-person families with head aged 65 and over. Two estimates from the 1963 Survey of the Aged which are closest in concept, although not matching precisely because of the exclusion of income of other family members, are presented for comparison: \$2,875, the median income of all married couples; and \$2,940, the median income of those with no relatives present. These figures suggest that there is a sizable core of comparable units in both sets of estimates, and the levels of income reported are similar. Such underreporting of income as occurs is more or less common to both.

LABOR-FORCE PARTICIPATION AND WORK EXPERIENCE

The monthly sample household surveys conducted early in 1963 by the Bureau of the Census for the Bureau of Labor Statistics provided data on the work experience during 1962 and labor force status of men and women which can be compared with data obtained in the 1963 Survey of the Aged for the 65-and-older age group.

Labor force.—The average population of the aged reporting that they were in the labor force in January-February 1963 was reasonably similar in the two surveys, although the agreement was closer for men than for women (table G). There were greater differences with respect to employment and work status. The unemployment rate was greater in the aged survey than in the labor survey for both men and women. The aged survey also reported higher proportions of men and women with jobs but not at work during the week prior to the interview.

⁴ *Current Population Reports*, "Income of Families and Persons in the United States: 1962," Series P-60, No. 41, October 21, 1963, table 3.

⁵ *Current Population Reports*, "Income of the Elderly in 1963," Series P-60, No. 46, June 23, 1965.

Essentially the same concepts and interviewers were used in obtaining data for both the aged and the labor force surveys. The BLS labor force surveys, however, were based on a full Current Population Survey sample, and the Survey of the Aged on one-half the same CPS sample plus the full Quarterly Household Survey. Thus, different sample coverage and weighting factors, as well as other procedural differences, could contribute to the discrepancies shown in table G. For example, there were differences in time coverage, and in the Survey of the Aged the older person was the respondent, which was not necessarily the case in the CPS.

TABLE G.—Comparison of labor-force and employment status of persons aged 65 and over, Bureau of Labor Statistics and 1963 Survey of the Aged

Labor-force and employment status	Men				Women			
	Bureau of Labor Statistics ¹	Survey of the Aged			Bureau of Labor Statistics ¹	Survey of the Aged		
		Total	Beneficiaries	Non-beneficiaries		Total	Beneficiaries	Non-beneficiaries
Number (thousands):								
Total.....	7,526	² 7,427	² 5,573	² 1,855	9,344	² 9,070	² 6,255	² 2,816
In labor force.....	2,077	2,141	1,381	760	855	1,000	717	284
Percent.....	27.6	28.8	24.8	41.0	9.2	11.0	11.5	10.1
Total percent in labor force.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Employed.....	94.3	³ 87.6	³ 83.7	³ 94.6	95.9	³ 89.1	³ 87.2	³ 93.7
At work.....	85.3	73.0	66.7	84.5	90.2	73.4	70.3	81.0
With a job but not at work.....	9.0	14.2	16.7	9.7	5.7	12.6	13.4	10.6
Unemployed.....	5.7	12.4	16.4	5.4	4.1	11.0	12.8	6.3

¹ Bureau of Labor Statistics, *Monthly Report on the Labor Force*, February 1963, tables A-2, A-10, and A-11, average for January and February; unpublished data provided by BLS on the work status of employed persons aged 65 and over.

² Number reporting on labor-force status (table 8.11).

³ Includes a few persons not reporting on work status.

Work experience, 1962.—The proportion of noninstitutionalized men and women aged 65 and over in the Survey of the Aged who reported work experience or lack of it in 1962 is essentially the same as that published by the Bureau of Labor Statistics for the total noninstitutionalized population aged 65 and over (table H). In addition, of persons who reported work experience during the year, the proportions of men and women in the labor survey who reported work at full- and part-time jobs for a specified number of weeks during 1962 are not significantly different from proportions in the aged survey, with one exception: a larger proportion of men in the labor survey reported work at part-time jobs for 50 to 52 weeks than in the aged survey. However, the difference was so slight that it could have been accounted for by the 27,000 men in the aged survey who did not report the number of weeks worked at part-time jobs.

The Bureau of Labor Statistics also made available unpublished data on the employment of male workers aged 65 and over by occupation in longest-held job in 1962. Similar data are not available for women for 1962. The percentage distribution of men by occupation in the labor survey is consistent with the percentage distribution of men by major occupation in 1962 obtained by the aged survey (table I).

ASSETS

The two sets of data with which information on assets from the 1963 Survey of the Aged can most fruitfully be compared are from the 1960 and 1963 Surveys of Consumer Finances, conducted by the Survey Research Center of the University of Michigan, and the Survey of Financial Characteristics of

TABLE H.—Comparison of work experience of persons aged 65 and over, Bureau of Labor Statistics and 1963 Survey of the Aged

Work experience	Men		Women	
	Bureau of Labor Statistics ¹	Survey of the Aged	Bureau of Labor Statistics ¹	Survey of the Aged
Number (thousands).....	7,520	² 7,493	9,384	² 9,290
Total percent.....	100.0	100.0	100.0	100.0
No work in 1962.....	61.6	61.8	85.7	85.9
Some work in 1962.....	38.4	38.2	14.3	14.1
<i>Worked in 1962</i>				
Number (thousands).....	2,888	³ 2,798	1,340	³ 1,267
Total percent.....	100.0	100.0	100.0	100.0
Worked at full-time jobs.....	60.4	⁴ 60.3	47.5	⁴ 49.8
50-52 weeks.....	37.8	34.7	25.3	23.0
27-49 weeks.....	10.9	13.4	9.8	13.4
14-26 weeks.....	6.7	7.1	6.3	7.7
1-13 weeks.....	5.0	4.9	6.1	5.1
Worked at part-time jobs.....	39.6	⁴ 39.7	52.5	⁴ 50.2
50-52 weeks.....	15.4	12.4	17.5	15.5
27-49 weeks.....	7.5	6.7	11.1	10.9
14-26 weeks.....	6.3	7.6	9.7	9.6
1-13 weeks.....	10.4	12.0	14.2	13.1

¹ Bureau of Labor Statistics, *Special Labor Force Report No. 38*, 1964, table A-1, p. A-6. Data pertain to the civilian noninstitutional population.

² Excludes institutional population.

³ Number reporting on work experience.

⁴ Includes a few workers not reporting on number of weeks worked.

TABLE I.—Comparison of type of employment of men aged 65 and over, Bureau of Labor Statistics and 1963 Survey of the Aged—Percentage distribution by type of employment

Occupation	Bureau of Labor Statistics ¹	Survey of the Aged ²
Number (thousands).....	2,888	³ 2,770
Total percent.....	100.0	100.0
Professional and technical workers.....	8.3	9.6
Farmers and farm managers.....	15.9	13.4
Managers, officials, and proprietors.....	15.4	14.5
Clerical workers.....	6.4	6.1
Sales workers.....	6.8	7.0
Craftsmen and foremen.....	14.7	14.6
Operatives.....	8.7	9.6
Private household workers.....	.3	.6
Service workers.....	11.8	12.6
Farm laborers and foremen.....	4.4	5.2
Other laborers.....	7.4	6.9

¹ Unpublished data on workers aged 65 and over classified by longest job in 1962.

² Workers are classified by their major occupation (table 7.9).

³ Number reporting on type of employment.

Consumers, conducted for the Federal Reserve Board by the Bureau of the Census in the spring and summer of 1963.⁶

Survey of Consumer Finances.—In the Survey of Consumer Finances, the basic data are obtained and tabulated for spending units. "Separate spending units are designated within the family unit when it is made up of groups of persons who have separate income, maintain separate finances, and pool less

⁶ *Survey of Consumer Finances* (University of Michigan, Survey Research Center, published annually); Dorothy S. Projector and Gertrude S. Weiss, *Survey of Financial Characteristics of Consumers* (Washington: Board of Governors of the Federal Reserve System, 1966).

than half of these incomes for joint expenses. Husbands, wives, and dependent children are always kept within the same spending unit, however.”⁷ As a matter of fact, in about nine cases out of ten, the family and the spending unit are identical.

The spending unit is closer in concept to the survey unit used in the 1963 Survey of the Aged than is the family unit. Nevertheless, they do not match precisely. The combination of the data for all units in the Survey of the Aged—the nonmarried men and women with the married couples—would be expected to provide a lower estimate for assets than would the Survey of Consumer Finances, to the extent that some of those with no or very small assets and low incomes would be pooling their resources with relatives and would be included in spending units headed by a member aged less than 65. Directionally, the estimates from the Survey of the Aged might also be lower because assets held by all members of the spending unit are included in the Survey of Consumer Finances, but only the holdings of the aged person or married couple in the Survey of the Aged.

Asset data for 1963 from the Survey of Consumer Finances are limited to liquid assets, defined, as in the Survey of the Aged, to include U.S. savings bonds and savings and checking accounts. The holdings of liquid assets (but not of total assets) were tabulated in the Survey of the Aged for units living with relatives and not living with relatives. Hence, comparisons of holdings of liquid assets are available which permit some evaluation of differences arising from differences in survey units. The median liquid asset holdings for all units aged 65 and over in the Survey of the Aged were \$570 as against \$1,215 for spending units with head aged 65 and over in the 1963 Survey of Consumer Finances (table J). Only 63 percent of the units in the former survey reported having some liquid assets as compared with 74 percent in the latter survey. However, when only those units not living with relatives are considered, 69 percent reported holdings and the median amount for all such units was \$865.

TABLE J.—Comparison of liquid assets of units aged 65 and over, 1960 and 1963 Surveys of Consumer Finances and 1963 Survey of the Aged—Percentage distribution by value of assets

Value of assets	Survey of Consumer Finances ¹		Survey of the Aged		
	1960	1963	All survey units	All units not living with relatives	All married couples
Total percent.....	100	100	100	100	100
None.....	30	26	37	31	29
Less than \$1,000.....	20	22	20	21	20
\$1,000-4,999.....	29	29	23	24	25
\$5,000-9,999.....	10	11	9	11	12
\$10,000-24,999.....	8	12	11	13	14
\$25,000 and over.....	4				
Median value:					
All reporting units.....	\$1,000	\$1,215	\$570	\$865	\$1,110
Units with liquid assets.....	3,000	2,900	2,410	2,620	3,010

¹ Survey Research Center, Institute for Social Research, University of Michigan; 1960 *Survey of Consumer Finances*, p. 133; 1963 *Survey of Consumer Finances*, p. 100. Data are for spending units with head aged 65 and over.

Information on other types of assets and total assets is available from the Survey of Consumer Finances for 1960. The evidence presented in table J suggests that data for married couples, although presumably yielding too high an estimate because of the omission of some of the individuals who would be included as spending units, nevertheless provide a better approximation to the spending unit than would the inclusion of all the nonmarried units. Holdings

⁷ 1963 *Survey of Consumer Finances*, p. 7.

of corporate stocks by spending units with head aged 65 and over may be compared with holdings of securities of married couples with at least one member aged 65 or over, as follows:

	Percent with holdings	Median value
1960 Survey of Consumer Finances, spending units.....	14	\$7,500
1963 Survey of the Aged, married couples.....	14	7,150

Although the estimates from the Survey of the Aged would be expected to be higher, the general level of magnitude is reasonably similar. The following comparison for equity in the home does show higher values for the 1963 estimate:

	Percent with home equity	Median value
1960 Survey of Consumer Finances, farm and nonfarm spending units.....	64	\$9,700
1963 Survey of the Aged, nonfarm married couples.....	66	10,000

The Survey of Consumer Finances estimate for other real estate is compared with the Survey of the Aged estimate for equity in business, farm, and real estate investment (the Survey of Consumer Finances reported only 3 percent with unincorporated business assets):

	Percent with other assets	Median value
1960 Survey of Consumer Finances, spending units.....	21	\$8,300
1963 Survey of the Aged, married couples.....	27	11,250

Total assets would be expected to be greater for the Survey of the Aged on three counts: somewhat broader item coverage (for example, marketable bonds, and more comprehensive questions on business investments); increase in asset values between 1960 and 1963; and the use of data for married couples for comparison with data for spending units. In view of these differences, the following comparison of total assets does not seem inconsistent:

	Percent with assets	Median value	
		All reporting units	Units with assets
1960 Survey of Consumer Finances, spending units.....	87	\$8,000	\$9,400
1963 Survey of the Aged, married couples.....	90	11,180	13,000

The 1962 Survey of Consumer Finances, conducted in January and February 1962, featured information on the net worth of spending units. Lack of comparability with the 1960 data on assets was pointed out, however, both because of definitional differences and because amounts were asked for by classes in 1960 and not in 1962. The 1963 Survey of Consumer Finances data on net worth are not comparable with the 1963 Survey of the Aged (automobile data are included, for example), but the magnitude of the difference in the median net worth for spending units with head aged 65 or over and of

married couples aged 65 and over (\$8,000 against \$10,860) is about the same as the comparison given above for assets.

Both surveys, of course, are subject to sampling errors. The sampling errors are relatively large for the data from the Survey of Consumer Finances because of the small number in the sample aged 65 and over; the sample of the Survey of the Aged provided substantially more precise estimates for the older population group.

Survey of Financial Characteristics of Consumers.—The Survey of Financial Characteristics of Consumers was conducted for the Federal Reserve Board by the Census Bureau in the spring and summer of 1963.⁸ Holdings of assets were reported for December 31, 1962. The time coverage is therefore comparable with that of the Survey of the Aged. Survey units for the Financial Characteristics survey were the families and unrelated individuals as defined by the Census; hence, allowance must be made in the comparisons for the effects of the difference in unit definition.

A feature of the Federal Reserve Board study was the special effort to obtain sufficient data for statistical analysis from units who owned such assets as stocks, marketable bonds, and investment in real estate. Higher sampling rates were used among groups expected to have sizable amounts of net worth. Also, the study, focusing as it did entirely on the financial characteristics of the respondents, probed more deeply and obtained more details about asset holdings than did the Survey of the Aged, which also covered other areas of concern, such as work experience, health care, living arrangements, and food and housing expenditures. For both these reasons, a more complete report of assets would be expected from the former than from the latter study.

Mean net worth and its major components for families with heads aged 65 and over and unrelated individuals aged 65 and over from the Survey of Financial Characteristics of Consumers and for all units and married couples aged 65 and over from the Survey of the Aged are as follows:

	Survey of Financial Characteristics of Consumers	Survey of the Aged	
		All reporting units	Married couples
Total net worth.....	\$30,008	\$15,712	\$22,534
Assets.....	¹ 30,174	15,818	22,696
Equity in nonfarm home.....	6,895	5,068	7,094
Liquid assets.....	4,957	3,911	5,407
Marketable securities.....	9,719	2,430	3,749
Other (including investment in real estate, business, mortgage assets, loans to individuals).....	8,604	4,409	6,446
Less: Personal debt.....	166	106	162

¹ Excludes \$358 for automobiles, \$28 corporate savings plans, and \$278 for miscellaneous other than loans to individuals. Total wealth shown by Federal Reserve Board study for families with heads aged 65 and over thus amounted to \$30,838.

The units of the Survey of Financial Characteristics of Consumers and the Survey of the Aged are different. As in the case of spending units, discussed above, data for families and single individuals from the financial survey would be expected to fall between the Survey of the Aged estimates for married couples and nonmarried men and women combined, and for married couples alone. The Survey of Financial Characteristics estimates of equity in nonfarm homes and of liquid assets do indeed fall within this expected range, but the estimates of marketable securities and "other" assets, particularly the former, fall well above it. Thus, in the aggregate, the Survey of the Aged yielded considerably lower estimates of total assets of the aged than did the Survey of Financial Characteristics of Consumers.

⁸ Projector and Weiss, *op. cit.*

It would be expected that in as heavily skewed a distribution as that for wealth, and particularly for holdings of securities, the study design of the financial survey, focusing as it did on the top income classes and top asset holders, would produce greater differences in the means than in the medians as compared with the aged survey. The distributions of total wealth (assets) from the two surveys are as follows:

	Survey of Financial Characteristics of Consumers ¹	Survey of the Aged	
		All units	Married couples
Total percent.....	100	100	100
None.....	11	20	10
\$1-999.....	8	9	6
\$1,000-4,999.....	13	17	15
\$5,000-9,999.....	18	15	17
\$10,000 and over.....	49	39	53
<i>Median value</i>	\$9,860	\$6,085	\$11,185

¹ Includes a few items not covered by the Survey of the Aged amounting to about 2 percent of the total (see above).

TABLE K.—Comparison of liquid assets and of marketable securities (corporate stock) of families or units aged 65 and over, Survey of Financial Characteristics of Consumers and 1963 Survey of the Aged—Percentage distribution by value of assets

Value of asset	Liquid assets				Corporate stock	Marketable securities	
	Survey of Financial Charac- teristics of Con- sumers ¹	Survey of the Aged			Survey of Financial Charac- teristics of Con- sumers ¹	Survey of the Aged	
		All survey units	All units not living with relatives	Married couples		All survey units	Married couples
Total percent.....	100	100	100	100	100	100	100
None.....	22	37	31	29	84	89	86
\$1-499.....	18	12	13	12	2	1	2
\$500-999.....	11	8	8	8	-----	1	1
\$1,000-1,999.....	7	9	9	9	2	1	1
\$2,000-4,999.....	16	14	15	16	2	2	2
\$5,000-9,999.....	10	9	11	12	2	1	2
\$10,000-14,999.....	5	4	5	5	1	1	1
\$15,000 and over.....	10	7	8	9	6	4	5
<i>Median value:</i>							
All reporting units.....	\$950	\$570	\$865	\$1,110	0	0	0
Units with assets.....	2,560	2,410	2,620	3,010	\$7,500	\$5,920	\$7,150
<i>Mean value</i>	4,957	² 4,435	5,377	² 6,117	³ 8,432	² 2,615	² 4,011

¹ Federal Reserve Board, *Survey of Financial Characteristics of Consumers*, tables A-4, A-5, and A-10. Data for families with head aged 65 and over.

² Differs from means for liquid assets of \$3,911 for all units and \$5,407 for married couples, and from means for marketable securities of \$2,430 for all units and \$3,749 for married couples shown in text as components of net worth; these latter estimates are based on those reporting on all component items of net worth—a smaller number than those reporting on each individual component.

³ Estimate for all marketable securities is \$9,719; the distribution and medians are not available for this item.

The distribution, means, and median amounts of liquid assets, which are comparable in item coverage in the two studies, are given in table K, with the estimates from the Survey of the Aged shown for units not living with relatives as well as for all units and for married couples. The Survey of Financial Characteristics of Consumers found a somewhat larger proportion of

older families reporting some small amounts, less than \$500 of liquid assets; otherwise, the distributions were quite similar, and since there is not the same great concentration of holdings of liquid assets among those with high income and large amount of wealth that is true for corporate stock and other investment assets, the means in the two studies are not at greatly different levels. A comparison of distributions and of means and median holdings of corporate stock or marketable securities, on the other hand, suggests that whereas the mean amounts in the Federal Reserve Board study are probably two and a half or three times greater than the amount obtained in the Survey of the Aged, the median amounts are probably no more than 10 or 20 percent greater.

In summary, then, as nearly as the classifications of the data and noncomparability of survey units permit comparisons, there is evidence that aggregate assets are underestimated in the Survey of the Aged as compared with the Federal Reserve Board study. The differences in the medians are much smaller.

HEALTH SERVICES AND MEDICAL COSTS

The most important source for comparisons of the data on health and medical care is the Health Interview Survey, conducted by the Public Health Service with the cooperation of the Bureau of the Census. Information on a variety of topics related to health conditions, medical services, and costs is collected in a continuing nationwide sample of households. The population covered is the civilian, noninstitutional population of the United States living at the time of the interview. Reports on utilization of health services, insurance coverage, and costs of medical care have been drawn upon for comparisons with the data from the 1963 Survey of the Aged. Other sources that have provided less extensive comparisons include the 1960-61 Survey of Consumer Expenditures and the study of the health of older people directed by Ethel Shanas.

The Health Interview Survey.—Information on use of hospital services and physician visits in both the Health Interview Survey and the Survey of the Aged has been obtained and tabulated for persons aged 65 and over; hence comparisons can be made without the problem of unit definition. The Health Interview Survey estimate of the number of discharges from short-stay hospitals per 1,000 population for persons aged 65 and over, 170 for July 1962 to June 1963, is almost identical with the estimate from the Survey of the Aged, 171 for 1962. Both surveys show that men are more frequently hospitalized than women:

	Discharges from short-stay hospitals per 1,000 population	
	Health Interview Survey, 1962-63 ¹	Survey of the Aged, 1962
Total.....	170	171
Men.....	192	184
Women.....	152	161

¹ National Center for Health Statistics, Series 10, No. 9. *Medical Care, Health Status, and Family Income, United States*, table 1.

The distributions by length of stay in these hospitals were also reasonably similar in the two surveys:

	Health Interview Survey, 1962-63 ¹	Survey of the Aged, 1962
All stays.....	100	100
1-3 days.....	15	16
4-14 days.....	58	55
15 days and over.....	27	29

¹ National Center for Health Statistics, Series 10, No. 9. *Medical Care, Health Status, and Family Income, United States*, table 2.

The proportion of men and women who received out-of-hospital physician care in 1962 was slightly but consistently higher in the Survey of the Aged than in the Health Interview Survey for the period July 1963-June 1964. However, both surveys show a greater number of physician visits for women than for men, and an increase with advancing age, as indicated below:

Percent with 1 or more visits a year

	Total		Men		Women	
	Health Interview Survey, 1963-64 ¹	Survey of the Aged, 1962	Health Interview Survey, 1963-64 ¹	Survey of the Aged, 1962	Health Interview Survey, 1963-64 ¹	Survey of the Aged, 1962
Aged 65 and over	69	71	65	67	72	75
Aged 65-72 . . . . .	..	70	..	67	..	72
Aged 65-74	68	..	63	..	72	..
Aged 73 and over . . . . .	..	73	..	68	..	77
Aged 75 and over	70	..	68	..	73	..

¹ National Center for Health Statistics, Series 10, No. 19. *Physician Visits, Interval of Visits*, p. 19.

Differences in the opposite direction might have been expected, since the Health Interview Survey classified telephone consultations as visits, and their question "About how long since you have seen or talked to a doctor?" followed a series of questions on contacts with a doctor during the previous week. There is no reason to believe that the differences in reference period are a factor, because the Health Interview Survey data on average number of visits per year per person aged 65 and over remained identical between 1958-59 and 1963-64 at 6.7 visits.⁹

Health insurance coverage is given in both surveys for these same age/sex groups as follows:

Percent with any health insurance

	Total		Men		Women	
	Health Interview Survey, 1962-63 ¹	Survey of the Aged, 1962	Health Interview Survey, 1962-63 ¹	Survey of the Aged, 1962	Health Interview Survey, 1962-63 ¹	Survey of the Aged, 1962
Aged 65 and over	54	52	55	52	54	52
Aged 65-72 . . . . .	..	59	..	58	..	60
Aged 65-74	61	..	61	..	61	..
Aged 73 and over . . . . .	..	44	..	44	..	43
Aged 75 and over	41	..	42	..	40	..

¹ National Center for Health Statistics, Series 10, No. 11. *Health Insurance Coverage*, table 6.

The two surveys are almost identical in level of coverage for men and women and are consistent in showing a decrease in coverage with advancing age. The small differential of two percentage points in the proportion of those aged 65 and over with health insurance can be accounted for by the fact that the Health Interview Survey refers to the noninstitutional population, the Survey of the Aged to the total population. Very few of the aged in institutions reported health insurance coverage—less than 10 percent. When adjustment is made for this, the proportion covered by health insurance is the same

⁹ National Center for Health Statistics, Series 10, No. 18. *Volume of Physician Visits*, table 1.

in the two surveys—54 percent of the noninstitutional population or 52 percent of the total population 65 and over.

Information on the costs of medical care by major items of expense was obtained in both surveys. In designing the schedule for the Survey of the Aged, the Social Security Administration used the short form that the Health Interview Survey had tested in 1960 against a very detailed questionnaire (administered by the National Opinion Research Center).¹⁰ In July 1962 the Health Interview Survey initiated collection of data on personal health care expenditures for the 12 months prior to interview, using a self-enumeration form.

In spite of the use of the similar questions, differences in collection procedures and in the method of classifying the data must be taken into account in comparisons of results. The Health Interview Survey collected the information on costs for each family member separately. Use of a separate form for each family member should aid in recall, but can result in duplication when one bill covers care received by several family members. The Health Interview Survey left the forms for self-enumeration after completion of the regular survey interview and requested that they be mailed in; households for which the forms were not returned or for which the information was incomplete were contacted by telephone.

The procedure in the 1963 Survey of the Aged was to leave a form with the respondent at the conclusion of a Current Population Survey or Quarterly Household Survey interview. Respondents were asked to complete the form, checking records and consulting children as appropriate, and then to hold the form for the Census interviewer to pick up in a few weeks. The interviewer reviewed the self-enumeration form with the respondent for completeness and consistency and then asked a number of additional questions on hospitalization and medical care costs. Thus, there was the advantage of the direct-interview method as well as any gain in accuracy from consulting records. The reference period was the calendar year 1962, rather than the previous 12 months. There was, however, no prior discussion of illness and health conditions.

The following estimates show per-person medical expenses by type of service for all persons aged 65 and over from the two surveys:

	Health Interview Survey, 1962-63 ¹	Survey of the Aged, 1962
Total.....	\$208	\$248
Medical institutions.....	53	85
Physicians and surgeons.....	62	72
Medicines and drugs.....	54	54
Dentists.....	15	14
Other.....	24	23

¹ National Center for Health Statistics, Series 10, No. 9. *Medical Care, Health Status, and Family Income*, table 6.

Three major points must be kept in mind in this comparison: (a) The Survey of the Aged included the institutionalized population, while the Health Interview Survey represents only the noninstitutionalized population. The higher hospital costs may, to some extent, be related to the institutional care costs. This point should not be overstressed, however, since many of the institutionalized persons would not have been included in this estimate, either because they were receiving some free care or because of no response on costs. (b) The Health Interview Survey averages include the expenses of those who received some free care, whereas the Survey of the Aged averages are based only on the expenses of those who received no free care at all. This procedural difference contributes to the lower estimates from the Health Interview Survey in that the actual amounts paid for services by those receiving some free care are apt to be relatively small. Survey of the Aged data show out-of-

¹⁰ National Center for Health Statistics, Series 2, No. 2. *Measurement of Personal Health Expenditures*.

pocket expenses for all units, including those who received some free care, as lower than incurred costs, as defined, even though the former include payments for insurance. (c) In deriving the per-person estimate from the Survey of the Aged data, the per-person expense of the married couple has been used, weighted by the number of spouses in the group aged 65 and over. In effect, this assumed that on the average the younger spouse had the same medical expense as the spouse aged 65 and over. The figure given above is underestimated to the extent that the younger spouse may actually have had lower expenses. (At the extreme, if spouses under age 65 had been assumed to have had no expense, the total medical costs would have been assigned to those aged 65 and over, and the average per-person expense would be increased from the \$248 shown about to \$276). On the other hand, if those in the younger group, mostly women, had higher expenses than their older husbands, the estimate of \$248 should be lower.

Survey of Consumer Expenditures, 1960-61.—The nationwide Survey of Consumer Expenditures, 1960-61, was a cooperative undertaking of the Bureau of Labor Statistics of the U.S. Department of Labor and the U.S. Department of Agriculture.¹¹ Information was collected in considerable detail on the expenditures, savings, and income of urban, rural-nonfarm, and farm families. The survey was conducted in two years; in 1961, covering family incomes and expenditures in urban places for the calendar year 1960; and in 1962, providing data on urban, rural-nonfarm, and rural-farm families for 1961.

Estimates are available of expenditures for medical care of all families, urban and rural, with heads aged 65 to 74, and 75 and over. The per-person average expenditure of those in families with heads aged 65 and over amounted to \$164. This expenditure figure includes payments for insurance premiums and payments made for medical care by all households whether some free care was received or not. It is, therefore, comparable in concept with the out-of-pocket costs shown in the Survey of the Aged, which averaged \$194 per person for all units. A higher figure is, indeed, to be expected for the usual reasons arising from the differences in the units: the inclusion of fewer persons younger than 65, and more of the older nonmarried men and women, who would be included in families with heads under age 65 in the Consumer Expenditures Survey.

Health status.—While the 1963 survey was not considered an appropriate vehicle for collecting "hard" information on health, it was deemed useful to ask respondents to evaluate their health as "good," "fair," or "poor," in order to be able to relate their self-evaluation to other factors under study.

About half of those responding considered themselves in good health, and one-sixth in poor health. Aged women consistently reported better health than aged men. This differential is inconsistent with the findings of other studies, e.g., preliminary reports from the cross-national survey of the aged, of a Dutch study, and of an earlier study for the United States, all of which found more men than women reporting favorably on their health status.

For example, the 1963 survey data compared as follows with those collected in 1957 by the National Opinion Research Center (NORC):¹²

	Total	Percent evaluating own health status as—		
		Good	Fair	Poor
Total, 65 and over:				
Survey of the Aged.....	100	51	32	17
NORC Survey.....	100	53	28	19
Men:				
Survey of the Aged.....	100	44	35	21
NORC Survey.....	100	54	27	18
Women:				
Survey of the Aged.....	100	57	30	13
NORC Survey.....	100	51	29	20

¹¹ Bureau of Labor Statistics Survey of Consumer Expenditures, 1960-61, *Consumer Expenditures and Income*, BLS Report No. 237-93, February 1965; U.S. Department of Agriculture, *Consumer Expenditures and Income*, USDA Survey Report No. 5, April 1965.

¹² Shanass, *op. cit.*

The inconsistency may be explained in part by the collection procedures for the 1963 survey. Interviewers were instructed to ask the question ("About your health in general—not just today—would you say it was good, fair, or poor?") only of the sample person and wife individually, about his (her) own health, and to "skip out" if the individual was not present. Callbacks to obtain answers to this question were not required. In consequence, health-status reports were obtained from only 77 percent of all the aged (including in the base those in institutions, who were not asked the question). About two-fifths of the married women did not report on their health; one-sixth of the nonmarried women and about one-fifth of the men also did not report.

It is believed that the enumerators may have interpreted the instruction to "skip out" if the sample person was not present in such a way as to omit wives who were responding for the couple. In any case, the men not reporting were most likely to be those at work, and therefore in better health than the others. This would have had the effect of increasing the proportion of men reporting poor health.

There is no reason to believe that the responses are not valid for the group that did respond. Consequently, the health-status evaluation has value as a classifying variable. Certainly the data that were tabulated by health status show a reasonable relationship to that status.

FOOD AND HOUSING

The 1960–61 Survey of Consumer Expenditures provides estimates of the expenditures for food and housing of households with head aged 65 and over, both nonfarm and farm, for comparison with the estimates for these categories from the Survey of the Aged. It must be remembered that information on food and housing was obtained in the latter study only from those units living alone as separate households during all of 1962, a group with somewhat higher incomes than all aged units. Per-person expenditures for food and housing as estimated for those in families or units with head aged 65 and over in the two studies were as follows:

	Consumer Expenditure Survey, 1960–61 ¹	Survey of the Aged, 1962
Nonfarm:		
Food.....	\$423	\$473
Housing.....	362	478
Farm:		
Food.....	247	258
Housing.....	178	...

¹ Survey of Consumer Expenditures, 1960–1961, *Consumer Expenditures and Income*, BLS Report No. 237–93, February 1965, p. 23; U.S. Department of Agriculture, *Consumer Expenditures and Income*, USDA Consumer Expenditure Survey Report No. 5, April 1965, p. 16.

Housing costs would be expected to be somewhat lower in the Consumer Expenditure Survey, since mortgage payments are not included under housing expenses, but as a savings item (decrease in liability). However, since most homeowners among the aged are without mortgages, this factor should not account for all of the observed difference.

The per-person expenditures for food are relatively similar between the two surveys, especially for the aged farm population. The greater agreement in amounts spent for food as against the wider differences in amounts spent for housing may arise from differences in size of units, housing being more affected than food.

LIVING ARRANGEMENTS

Information on the age/sex composition of families or households and the relationship of members is obtained in most socioeconomic surveys. Such information is often used as a classifying or explanatory factor rather than as a

matter of specific interest, as in the Survey of the Aged. For example, the Health Interview Survey presents data on marital status and living conditions as related to hospital utilization. The Health Interview Survey data on persons aged 65 and over are compared with corresponding data for the noninstitutionalized population from the 1963 survey, in the percentage distributions below:

	Men		Women	
	Health Interview Survey, 1960-61 ¹	Survey of the Aged, 1962	Health Interview Survey, 1960-61 ¹	Survey of the Aged, 1962
Total percent.....	100	100	100	100
No relatives present.....	16	19	31	36
Relatives present.....	84	81	69	64
Married.....	71	69	36	35
Other.....	13	12	33	29

¹ National Center for Health Statistics, Series 10, No. 20. *Persons Hospitalized*, table 19.

Studies that focus on the aged, on the other hand, are usually explicitly concerned with whether the older couples or nonmarried persons are living with children or other relatives. For example, Ethel Shanas has shown the living arrangements of all persons aged 65 and over in the noninstitutional population from the 1957 survey,¹³ described above, and in the 1962 "cross-national" survey, a collaborative research project in which comparable surveys of the health, economic status, and family structure of the elderly were made in Denmark, Great Britain, and the United States.¹⁴ Because the analysis in the Survey of the Aged is in terms of units rather than persons, and the types of living arrangements are categorized somewhat differently, the details cannot be compared exactly, but the approximations do not suggest any inconsistencies. The findings show even stronger evidence than the studies of beneficiaries cited in the text of an increasing trend for married couples to live apart from their children.¹⁵ The following comparisons for the noninstitutional, nonmarried men and women for the major categories of living arrangements show similar results:

	Nonmarried men		Nonmarried women	
	Shanas, 1962 ¹	Survey of the Aged, 1962	Shanas, 1962 ¹	Survey of the Aged, 1962
Total percent.....	100	100	100	100
No relatives present.....	60	58	52	52
Alone.....	52	...	46	...
With nonrelatives.....	8	...	6	...
Relatives present.....	40	42	48	48
Children.....	27	27	34	34
No children.....	13	15	14	14

¹ Shanas, *Age with a Future*, table II, p. 452.

The financial aspects of doubling-up of adult units are recognized as a difficult area. Morgan, David, Cohen, and Brazer, in *Income and Welfare in the United States*, devoted a chapter to "The Economics of Living with Rela-

¹³ *Ibid.*

¹⁴ Ethel Shanas, "Family and Household Characteristics of Older People in the United States," reprinted from *Age with a Future*, Proceedings of the Sixth International Congress of Gerontology (Copenhagen, 1963).

¹⁵ *Ibid.*, pp. 450-1.

tives."¹⁶ The study is based on data from the Survey Research Center, University of Michigan, covering spending units of all age groups, and a multivariate-analysis approach is used. Direct comparisons with the Survey of the Aged are not possible; nevertheless findings consistent with those given in this report may be cited:

More women than men live with relatives, but the differences can be attributed completely to their unmarried state, extreme age, and low income. Even with the inclusion of contributions from relatives, including free food and rent, the adult units with the lowest welfare position are most likely to live with relatives. Living with relatives may alleviate some poverty but does not put very many adult units in a really comfortable economic position, unless imputations from intrafamily transfers are substantially underestimated.

Estimates of the median incomes of married couples with head aged 65 and over with and without relatives present and the family income of the former group are available from the 1960 Census and may be compared with the data from the Survey of the Aged as follows:

	Census, 1959 ¹	Survey of the Aged, 1962
All married couples.....	\$2,600	\$2,875
No relatives present.....	2,670	2,940
Relatives present:		
Income of married couples.....	2,400	2,695
Family income.....	5,200	3,970

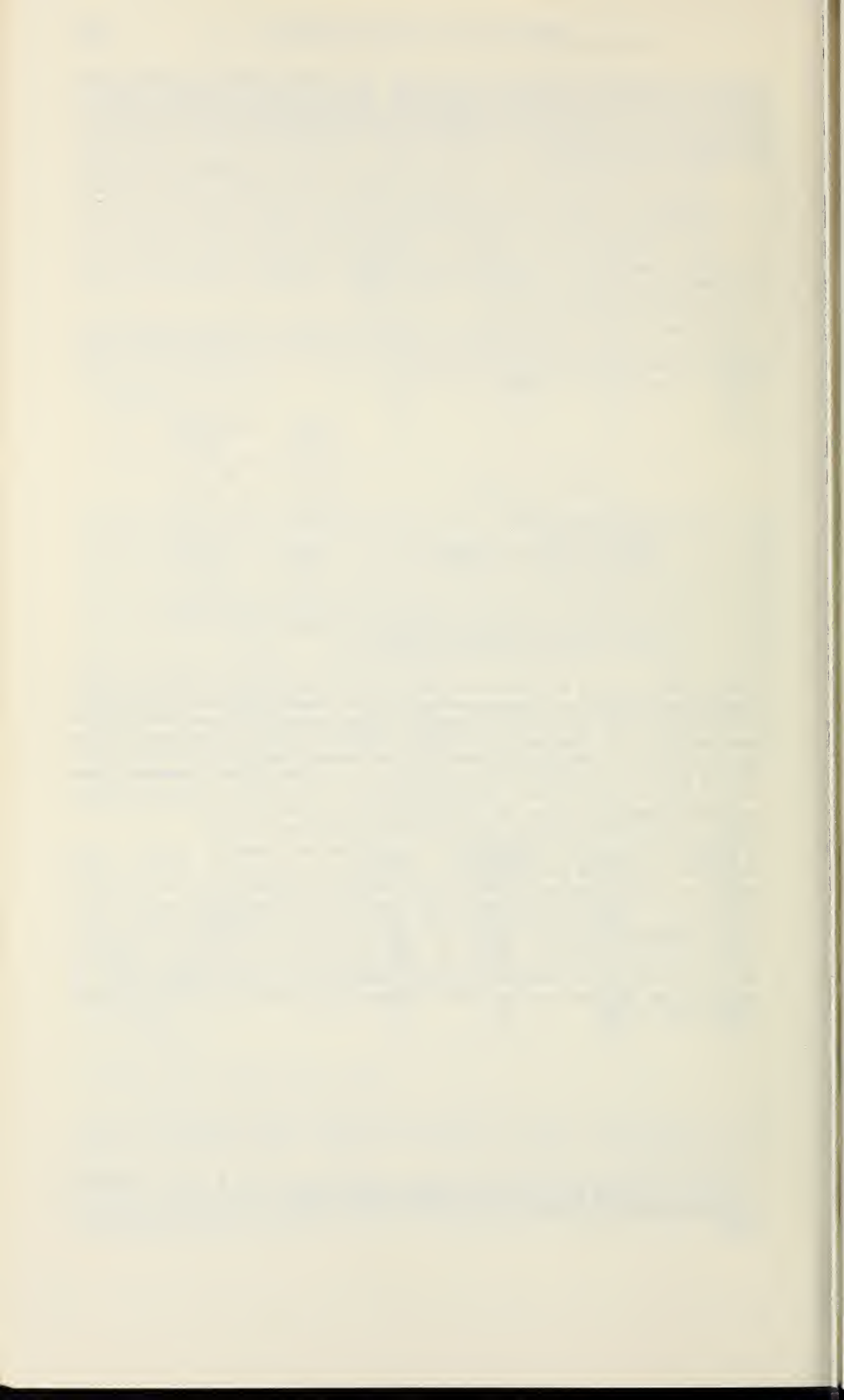
¹ "Income of the Elderly," *U.S. Census of Population: 1960*, PC(2)-8B, table 2. See also Lenore Epstein, "Living Arrangements and Income of the Aged," *Social Security Bulletin*, September 1963.

The differences in the income of the married couples are relatively slight, considering differences in time period and the income-interview methods, but the differences in the family income are large enough to throw doubt on the level given in the Survey of the Aged. Family income in this survey was obtained from the control card used for the Current Population Survey (CPS). It was asked as a single global estimate on the part of the respondent, and could relate to as much as a year earlier, with the use of a flash card when needed (appendix B, item 5). This procedure undoubtedly led to lower estimates of income than did the more detailed questioning for 1959.

Evidence that it is the estimate of family income from the Survey of the Aged that is low is provided also by the Current Population Survey, which gives the family income in 1963 and in 1960 for families with head aged 65 and over, by number of persons in the family.¹⁷ The median income of \$2,910 for 2-person families, with head aged 65 or over, is consistent with the estimate of \$2,875 from the Survey of the Aged; however, the median family income for the 3-member family in 1963 is given as \$5,150 and in 1960 as \$4,122. Certainly an estimate of \$3,970 seems low for 1962. The median incomes of the married couples and the nonmarried persons, on the other hand, seem quite in line.

¹⁶ James N. Morgan, Martin H. David, Wilbur J. Cohen, and Harvey E. Brazer, *Income and Welfare in the United States* (New York: McGraw-Hill, 1962).

¹⁷ *Current Population Reports*, "Income of the Elderly in 1963," Series P-60, No. 46, June 23, 1965.



Appendix B

FORMS AND QUESTIONNAIRES

- Item 1a Form S-3 (AGE-3) (11-27-62)*
- Item 1b Form S-2a (AGE-2a) (11-30-62)*
- Item 2 Form S-4 (AGE-4) (11-20-62)*
- Item 3 Form S-5 (AGE-5) (1-8-63)*
- Item 4 Form CPS-538 (3-1-63)*
- Item 5 Form CPS-260 (6-13-62)*



FORM 5-3 (AGE-3)
(11-27-62)U.S. DEPARTMENT OF COMMERCE
BUREAU OF THE CENSUS
ACTING AS COLLECTING AND COMPILING AGENT FOR
THE DEPARTMENT OF HEALTH, EDUCATION, AND WELFAREINDIVIDUAL CENSUS REPORT
SURVEY OF SENIOR CITIZENSCONFIDENTIAL - This inquiry is authorized by Act
of Congress (13 U.S.C.). The report may not be used
for purposes of taxation, investigation, or regulation.


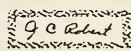
Control Number

Aged Unit
No.

INSTRUCTIONS - Use this sheet for recording information requested by the interviewer. Provide the information requested for the items indicated below. Complete and return it as soon as possible in the postage-free envelope that has been provided.

Line number(s) and name(s) →	Line No.	Name	Line No.	Name
1. (If female ever married) <input type="checkbox"/> Full maiden name		(Last name, first name, middle initial)		(Last name, first name, middle initial)
2. Place of birth (City and State or foreign country)				
3. Mother's full maiden name		(Last name, first name, middle initial)		(Last name, first name, middle initial)
4. Father's full name				
5. Social Security or railroad retirement number		<input type="checkbox"/> None		<input type="checkbox"/> None
6. Are you receiving, or have you ever received, a monthly check from Social Security Administration?		<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No
7. (If "Yes" to Question 6) <input type="checkbox"/> Full name of person on whose account you are (were) receiving benefits		<input type="checkbox"/> Own account		<input type="checkbox"/> Own account
8. Account number appearing on award papers or check (Account number of person shown in Question 7.)				

THE ILLUSTRATION BELOW IS TO HELP YOU LOCATE YOUR ACCOUNT NUMBER

TREASURY Division of Disbursement	Baltimore, Md.	No. 99,239,002 SYMBOL 30 JUN 22 1962
Treasurer of the United States		
 PAY TO THE ORDER OF	Morton H & Elizabeth Smith	583 30 6314A ← \$150.00
	3700 WESTERN AVENUE Baltimore 20, Md.	
6000956480		
OA&S INS		

Your account
number appears
in one of these
two places

FORM S-4 (AGE-4) (11-20-62) U.S. DEPARTMENT OF COMMERCE BUREAU OF THE CENSUS ACTING AS COLLECTING AND COMPILING AGENT FOR THE DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE QUESTIONNAIRE SURVEY OF SENIOR CITIZENS You _____ Wife _____	BUDGET BUREAU NO. 72-6205.1 APPROVAL EXPIRES MARCH 31, 1963 CONFIDENTIAL - This inquiry is authorized by Act of Congress (13 U.S.C.). The report you submit to the Census Bureau is confidential and may be seen only by sworn Census employees. It may not be used for purposes of taxation, investigation, or regulation. <table style="width: 100%; border: none;"> <tr> <td style="width: 15%; border: none;">FOR CENSUS USE ONLY</td> <td style="width: 35%; border: none;">Control Number _____</td> <td style="width: 15%; border: none;">Aged Unit No. _____</td> <td style="width: 35%; border: none;">Line Number _____</td> </tr> </table>	FOR CENSUS USE ONLY	Control Number _____	Aged Unit No. _____	Line Number _____						
FOR CENSUS USE ONLY	Control Number _____	Aged Unit No. _____	Line Number _____								
Section A - HEALTH INSURANCE	Section B - COST OF MEDICAL AND DENTAL CARE DURING 1962										
We are interested in finding out about your health insurance. If you are married, answer for both husband and wife.	This section concerns the medical and dental care which you (or your wife) received in 1962. In entering costs, count only those bills that are paid, or are to be paid by you, your health insurance, or by your relatives. If you are married, count the bills for both husband and wife.										
1. Do you (or your wife) have any insurance that pays all or part of the bills when you go to the hospital, or repays you, if you pay the bill? 1 <input type="checkbox"/> Yes (Go to Question 1a) 2 <input type="checkbox"/> No (Skip to Question 2)	Doctors' Care 6. Did you (or your wife) receive any care from a doctor or surgeon during 1962? Include care received at home or in a hospital or clinic. 1 <input type="checkbox"/> Yes, Doctor (Go to Question 7) x <input type="checkbox"/> No (Skip to Question 8) 2 <input type="checkbox"/> Yes, Surgeon										
a. Who is covered by this insurance? 1 <input type="checkbox"/> You 2 <input type="checkbox"/> Your wife b. What is the name of the plan or plans? _____	7. How much did all of the doctors' bills for this care for you (and your wife) come to during 1962? (Include any amount covered by insurance.) Be sure to count all doctors' bills for: <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">Operations</td> <td style="width: 50%;">Laboratory tests</td> </tr> <tr> <td>Treatments</td> <td>Eye examinations</td> </tr> <tr> <td>Check-ups</td> <td>Any other doctor's services - such as surgeons' or osteopaths'</td> </tr> <tr> <td>Immunizations or shots</td> <td></td> </tr> <tr> <td>X-rays</td> <td></td> </tr> </table> <div style="text-align: right; border: 1px solid black; width: 100px; height: 20px; margin-top: 5px;"></div>	Operations	Laboratory tests	Treatments	Eye examinations	Check-ups	Any other doctor's services - such as surgeons' or osteopaths'	Immunizations or shots		X-rays	
Operations	Laboratory tests										
Treatments	Eye examinations										
Check-ups	Any other doctor's services - such as surgeons' or osteopaths'										
Immunizations or shots											
X-rays											
c. Did you (or your wife) have hospital insurance during all of 1962? 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	a. Have all your doctors' bills been paid? 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No										
2. Do you (or your wife) belong to a health care plan or have insurance that pays for all or part of the surgeons' bills for an operation? 1 <input type="checkbox"/> Yes (Go to Question 2a) 2 <input type="checkbox"/> No (Skip to Question 3)	b. Of the amount ALREADY PAID, how much was paid by --										
a. Who is covered by this insurance? 1 <input type="checkbox"/> You 2 <input type="checkbox"/> Your wife b. What is the name of the plan or plans? _____	(1) You (or your wife), not counting any amount that insurance paid back to you? \$ _____ <input type="checkbox"/> None										
3. Do you (or your wife) belong to a health care plan or have insurance that pays for any part of doctors' bills other than those for surgery? 1 <input type="checkbox"/> Yes (Go to Question 3a) 2 <input type="checkbox"/> No (Skip to Question 4)	(2) Insurance <input type="checkbox"/> Your (and your wife's) health insurance \$ _____ <input type="checkbox"/> Other insurance <input type="checkbox"/> None										
a. Does this cover -- 1 <input type="checkbox"/> Office visits and home calls? 2 <input type="checkbox"/> Doctor's care in hospital (other than surgical)	(3) Your children, or other relatives NOT living in household with you, or friends? \$ _____ <input type="checkbox"/> None										
b. Who is covered by this insurance? 1 <input type="checkbox"/> You 2 <input type="checkbox"/> Your wife c. What is the name of the plan or plans? _____	(4) Your children or other relatives, living in same household with you? \$ _____ <input type="checkbox"/> None										
4. If you had health insurance, how much did you (or your wife) pay for health insurance during 1962? \$ _____	c. If any amount is STILL OWED, how much do you expect your (or your wife's) health insurance to pay? \$ _____ <input type="checkbox"/> None										
a. Did anyone else pay part (or all) of the cost? 1 <input type="checkbox"/> Yes (Go to Question 4b) x <input type="checkbox"/> No (Skip to Question 5)	d. In 1962, were you (or your wife) given any doctors' care which was paid for by a public or private agency, or for which there was no bill?										
b. Who paid this? (Example: employer, former employer, union, relative, or friend.) _____	1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No										
5. Is any of this insurance the kind which pays only for accidents or which pays you (or your wife) money to live on when you are sick? 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No											

Section B - MEDICAL AND DENTAL CARE COSTS - Continued															
Care in Hospitals, Nursing Homes, Rest Homes															
8. Were you (or your wife) in a hospital, nursing home, rest home, or sanatorium overnight or longer during 1962? <div style="display: flex; justify-content: space-between;"> 1 <input type="checkbox"/> Yes (Go to Question 8a) x <input type="checkbox"/> No (Skip to Question 9) </div>															
a. How many times were you (and your wife) in this type of place overnight or longer during 1962?		<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: center;">Number of times</th> </tr> <tr> <th style="width: 50%;">You</th> <th style="width: 50%;">Wife</th> </tr> </thead> <tbody> <tr> <td style="height: 40px;"></td> <td></td> </tr> </tbody> </table>		Number of times		You	Wife								
Number of times															
You	Wife														
b. How much did all of the bills for this care come to for you (and your wife) in 1962? (Include amounts paid, or to be paid, by you, your health insurance, or your relatives.) Be sure to count all hospital bills for: <table style="width: 100%; margin-top: 5px;"> <tr> <td style="width: 50%;">Room and board</td> <td style="width: 50%;">Tests</td> </tr> <tr> <td>Operating room</td> <td>Any other services (except private nurses) in hospitals, nursing homes, etc.</td> </tr> <tr> <td>Anesthesia</td> <td></td> </tr> <tr> <td>Medicines</td> <td></td> </tr> <tr> <td>Special treatments</td> <td></td> </tr> <tr> <td>X-rays</td> <td></td> </tr> </table> <div style="text-align: right; margin-top: 10px;">\$</div>				Room and board	Tests	Operating room	Any other services (except private nurses) in hospitals, nursing homes, etc.	Anesthesia		Medicines		Special treatments		X-rays	
Room and board	Tests														
Operating room	Any other services (except private nurses) in hospitals, nursing homes, etc.														
Anesthesia															
Medicines															
Special treatments															
X-rays															
c. Have all these bills been paid? <div style="display: flex; justify-content: space-between;"> 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No </div>															
d. Of the amount ALREADY PAID, how much was paid by --															
(1) You (or your wife), not counting any amount that insurance paid back to you?		<div style="border: 1px solid black; width: 100%; height: 30px;"></div> <div style="text-align: right;">\$ <input type="checkbox"/> None</div>													
(2) Insurance? <div style="display: flex; justify-content: space-between;"> <input type="checkbox"/> Your (and your wife's) health insurance? <input type="checkbox"/> Other insurance </div>		<div style="border: 1px solid black; width: 100%; height: 30px;"></div> <div style="text-align: right;">\$ <input type="checkbox"/> None</div>													
(3) Your children or other relatives NOT living in household with you, or friends?		<div style="border: 1px solid black; width: 100%; height: 30px;"></div> <div style="text-align: right;">\$ <input type="checkbox"/> None</div>													
(4) Your children or other relatives living in same household with you?		<div style="border: 1px solid black; width: 100%; height: 30px;"></div> <div style="text-align: right;">\$ <input type="checkbox"/> None</div>													
e. If any amount is STILL OWED, how much do you expect your (your wife's) health insurance to pay?		<div style="border: 1px solid black; width: 100%; height: 30px;"></div> <div style="text-align: right;">\$ <input type="checkbox"/> None</div>													
f. In 1962, were you (or your wife) given any hospital care which was paid for by a public or private agency, or for which there was no bill? <div style="display: flex; justify-content: space-between;"> 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No </div>															
9. About how much was spent for MEDICINE for you (and your wife) during 1962? Be sure to count costs for all kinds of medicine (except those included in hospital bill) whether or not prescribed by a doctor, such as: <table style="width: 100%; margin-top: 5px;"> <tr> <td style="width: 50%;">Tonics</td> <td style="width: 50%;">Ointments</td> </tr> <tr> <td>Pills</td> <td>Vitamins</td> </tr> <tr> <td>Prescriptions</td> <td>Any other medicine</td> </tr> <tr> <td>Salves</td> <td></td> </tr> </table> <div style="text-align: right; margin-top: 10px;">\$</div>				Tonics	Ointments	Pills	Vitamins	Prescriptions	Any other medicine	Salves					
Tonics	Ointments														
Pills	Vitamins														
Prescriptions	Any other medicine														
Salves															
10. How much did all the DENTISTS' BILLS for you (and your wife) come to during 1962? Be sure to count all dental bills for: <table style="width: 100%; margin-top: 5px;"> <tr> <td style="width: 50%;">Fillings</td> <td style="width: 50%;">Bridge work</td> </tr> <tr> <td>Extractions</td> <td>Dental plates</td> </tr> <tr> <td>Cleanings</td> <td>Any other dental services</td> </tr> <tr> <td>X-rays</td> <td></td> </tr> </table> <div style="text-align: right; margin-top: 10px;"> <input type="checkbox"/> None \$ </div>				Fillings	Bridge work	Extractions	Dental plates	Cleanings	Any other dental services	X-rays					
Fillings	Bridge work														
Extractions	Dental plates														
Cleanings	Any other dental services														
X-rays															
11. How much did the bills for SPECIAL MEDICAL SUPPLIES AND SERVICES, such as those listed below, come to for you (and your wife) during 1962? These special medical expenses include: <table style="width: 100%; margin-top: 5px;"> <tr> <td style="width: 50%;">Eye Glasses</td> <td style="width: 50%;">Chiropractors' fees</td> </tr> <tr> <td>Hearing aids</td> <td>Special shoes</td> </tr> <tr> <td>Special or private nursing</td> <td>Braces</td> </tr> <tr> <td>Physical therapy</td> <td>Trusses</td> </tr> <tr> <td>Speech therapy</td> <td>Wheel chairs</td> </tr> <tr> <td></td> <td>Artificial limbs</td> </tr> </table> <div style="text-align: right; margin-top: 10px;"> <input type="checkbox"/> None \$ </div>				Eye Glasses	Chiropractors' fees	Hearing aids	Special shoes	Special or private nursing	Braces	Physical therapy	Trusses	Speech therapy	Wheel chairs		Artificial limbs
Eye Glasses	Chiropractors' fees														
Hearing aids	Special shoes														
Special or private nursing	Braces														
Physical therapy	Trusses														
Speech therapy	Wheel chairs														
	Artificial limbs														
12. Did you (or your wife) have any OTHER MEDICAL EXPENSES during 1962 which are not included above? <div style="display: flex; justify-content: space-between;"> 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No (Skip to Question 13) </div>															
Please list them, showing kind of expenditure and amount. <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <thead> <tr> <th style="width: 60%;">Kind</th> <th style="width: 40%;">Amount</th> </tr> </thead> <tbody> <tr><td> </td><td>\$</td></tr> <tr><td> </td><td>\$</td></tr> <tr><td> </td><td>\$</td></tr> <tr><td> </td><td>\$</td></tr> </tbody> </table>				Kind	Amount		\$		\$		\$		\$		
Kind	Amount														
	\$														
	\$														
	\$														
	\$														
13. You have told us how your doctors' and hospital bills were taken care of (Questions 7 and 8); whether you, or someone else, or insurance paid them. Counting all your other medical care bills together (Questions 9, 10, 11, and 12) please tell us:															
a. How much was paid by --															
(1) You (or your wife), not counting any amount that insurance paid back to you?		<div style="border: 1px solid black; width: 100%; height: 30px;"></div> <div style="text-align: right;">\$ <input type="checkbox"/> None</div>													
(2) Insurance? <div style="display: flex; justify-content: space-between;"> <input type="checkbox"/> Your (and your wife's) health insurance <input type="checkbox"/> Other insurance </div>		<div style="border: 1px solid black; width: 100%; height: 30px;"></div> <div style="text-align: right;">\$ <input type="checkbox"/> None</div>													
(3) Your children or other relatives NOT living in household with you, or by friends?		<div style="border: 1px solid black; width: 100%; height: 30px;"></div> <div style="text-align: right;">\$ <input type="checkbox"/> None</div>													
(4) Your children or other relatives living in same household with you?		<div style="border: 1px solid black; width: 100%; height: 30px;"></div> <div style="text-align: right;">\$ <input type="checkbox"/> None</div>													
b. If any amount is STILL OWED, how much do you expect your (or your wife's) health insurance to pay?		<div style="border: 1px solid black; width: 100%; height: 30px;"></div> <div style="text-align: right;">\$ <input type="checkbox"/> None</div>													
c. In 1962, were you (or your wife) given any care, other than doctors' or hospital care, which was paid for by a public or private agency, or for which there was no bill? <div style="display: flex; justify-content: space-between;"> 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No </div>															

Section C - HOME OWNERSHIP, OTHER ASSETS, AND DEBTS

This section of the questionnaire is about your assets -- the things you own -- and debts. If you are married, report husband's and wife's assets and debts together.

14. Is this home (apartment) owned or being bought by you (or your wife)?

1 ☐ Yes (Go to Question 14a) x ☐ No (Skip to Question 15)

a. About how much do you think this property would sell for on today's market?

(Give your best estimate; use as a guide what similar homes in this neighborhood have sold for recently.)

\$

b. How much do you owe on any mortgages on this property?

\$

("Mortgages" include deeds of trust, land contracts, contracts for deed, etc.)

☐ None

c. How much other debt do you owe on this property, such as back taxes or assessments, unpaid amounts of home improvement loans or home repair bills, etc.?

\$

☐ None

15. Do you (or your wife) own or have an investment in a business?

1 ☐ Yes 2 ☐ No

16. Do you (or your wife) rent, own, or have an investment in a farm?

1 ☐ Yes 2 ☐ No

17. Do you (or your wife) own any real estate, not counting the property on which you are living?

1 ☐ Yes 2 ☐ No

18a. Do you (or your wife) have any money in -- ("X" as many as apply)

- 1 ☐ Banks?
2 ☐ Credit unions?
3 ☐ Savings and loan (or building) associations?
4 ☐ Money left with insurance companies?
5 ☐ Other? (Specify) _____

b. Altogether, how much do you (and your wife) have in these places?

\$

☐ None

19. What is the total (face value) of all LIFE INSURANCE that you (and your wife) have?

\$

☐ None

20a. Do you (or your wife) have, or are you buying, annuities?

1 ☐ Yes (Go to Question 20a) x ☐ No (Skip to Question 21)

b. Are you receiving income from these annuities?

1 ☐ Yes 2 ☐ No

21. What is the value of your (and your wife's) --

a. U. S. Savings bonds (face value)?

\$

☐ None

b. Stocks, bonds, or shares in mutual funds (market value)?

\$

☐ None

c. Personal loans to others or mortgages you hold (money owed to you by other people)?

\$

☐ None

d. Other assets not already mentioned?

\$

(Please list them)

☐ None

22. Do you (or your wife) own an automobile?

1 ☐ Yes (Go to Question 22a) x ☐ No (Skip to Question 23)

a. What is the model-year of this automobile?

Year

b. Do you (or your wife) owe any money on an automobile?

1 ☐ Yes (Go to Question 22c) x ☐ No (Skip to Question 23)

c. About how much do you (or your wife) still owe on an automobile?

\$

23. Aside from anything you might owe on your automobile, on a mortgage, on your home or other real estate, or home improvements or repairs, how much do you (and your wife) owe to --

a. Stores, for such things as clothing, appliances, etc.?

(Count installment purchases and revolving credit plans; do not count regular 30-day charge accounts.)

\$

☐ None

b. Doctors, dentists, hospitals, or for other medical bills? (Include unpaid bills for care before 1962 as well as in 1962.)

\$

☐ None

c. Banks or other lending institutions? (Not counting mortgage, home improvement, or automobile loans.)

\$

☐ None

d. Any other persons or lenders (not previously covered) not living in household with you?

\$

☐ None

Section D - INCOME				
<p>This section is for entering the different kinds of income received in 1962. If you are a married man, record your income and your wife's income separately. If you and your wife received some income jointly, enter the total as your own income and write "Shared" in your wife's column. We would like to know the total amounts of each kind of income received for the whole year.</p>				
Kind of Income	Annual income for 1962			
	You		Wife	
24. How much did you (and your wife) earn during 1962 in wages, salary, commissions, or tips from all jobs, before deductions for taxes or anything else?	\$	<input type="checkbox"/> None	\$	<input type="checkbox"/> None
25. How much did you (and your wife) receive during 1962 by working on your own, or in your own business, professional practice, or partnership? <div style="display: flex; justify-content: space-between; font-size: small;"> (Gross Income) (Minus) (Operating expenses) = NET INCOME → </div>	\$	<input type="checkbox"/> None	\$	<input type="checkbox"/> None
26. How much did you (and your wife) receive during 1962 from operating a farm? <div style="display: flex; justify-content: space-between; font-size: small;"> (Gross Income) (Minus) (Operating expenses) = NET INCOME → </div>	\$	<input type="checkbox"/> None	\$	<input type="checkbox"/> None
27. How much did you (and your wife) receive during 1962 from renting on apartment in your house or another building, or other real estate? <i>(If in own home, count only expenses for rented part of house.)</i> <div style="display: flex; justify-content: space-between; font-size: small;"> (Gross Income) (Minus) (Operating expenses) = NET INCOME → </div>	\$	<input type="checkbox"/> None	\$	<input type="checkbox"/> None
28. How much did you (and your wife) receive during 1962 from roomers or boarders? <i>(If you have boarders, enter net after expenses.)</i>	\$	<input type="checkbox"/> None	\$	<input type="checkbox"/> None
29. How much did you (and your wife) receive during 1962 from interest or dividends on savings, stocks, or bonds?	\$	<input type="checkbox"/> None	\$	<input type="checkbox"/> None
30. During 1962, did you (or your wife) receive any of the following kinds of income? <div style="display: flex; justify-content: space-between; font-size: small;"> (Please mark "Yes" or "No" for EACH item) </div>				
	You		Wife	
a. Social Security (old-age, survivor's, and disability insurance checks from the U.S. Government)?	1 <input type="checkbox"/> Yes	2 <input type="checkbox"/> No	1 <input type="checkbox"/> Yes	2 <input type="checkbox"/> No
b. Railroad retirement pensions?	1 <input type="checkbox"/> Yes	2 <input type="checkbox"/> No	1 <input type="checkbox"/> Yes	2 <input type="checkbox"/> No
c. Retirement programs for government employees or military personnel?	1 <input type="checkbox"/> Yes	2 <input type="checkbox"/> No	1 <input type="checkbox"/> Yes	2 <input type="checkbox"/> No
d. Veterans' pensions or compensation?	1 <input type="checkbox"/> Yes	2 <input type="checkbox"/> No	1 <input type="checkbox"/> Yes	2 <input type="checkbox"/> No
e. Pensions from private employers and unions?	1 <input type="checkbox"/> Yes	2 <input type="checkbox"/> No	1 <input type="checkbox"/> Yes	2 <input type="checkbox"/> No
f. Unemployment insurance benefits?	1 <input type="checkbox"/> Yes	2 <input type="checkbox"/> No	1 <input type="checkbox"/> Yes	2 <input type="checkbox"/> No
g. Old-age assistance or other public assistance, relief or welfare, from State or local governments?	1 <input type="checkbox"/> Yes	2 <input type="checkbox"/> No	1 <input type="checkbox"/> Yes	2 <input type="checkbox"/> No
h. Private welfare or relief, such as Church, Red Cross, etc.?	1 <input type="checkbox"/> Yes	2 <input type="checkbox"/> No	1 <input type="checkbox"/> Yes	2 <input type="checkbox"/> No
i. Contributions from persons outside the household, including Armed Forces allotments?	1 <input type="checkbox"/> Yes	2 <input type="checkbox"/> No	1 <input type="checkbox"/> Yes	2 <input type="checkbox"/> No
j. Private annuities?	1 <input type="checkbox"/> Yes	2 <input type="checkbox"/> No	1 <input type="checkbox"/> Yes	2 <input type="checkbox"/> No
k. Any other kinds of income? <div style="font-size: x-small;"> (Examples: Workmen's compensation, illness or accident benefits, regular payments from life insurance policies, royalties, trust funds, etc.) </div>	1 <input type="checkbox"/> Yes	2 <input type="checkbox"/> No <i>(Please list each source)</i>	1 <input type="checkbox"/> Yes	2 <input type="checkbox"/> No <i>(Please list each source)</i>
After completing this form please hold it for the Census Bureau Interviewer who will pick it up.				

FORM 5-5 (AGE-5) (11-6-63) U.S. DEPARTMENT OF COMMERCE BUREAU OF THE CENSUS ACTING AS COLLECTING AND COMPILING AGENT FOR THE DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE FOLLOW-UP QUESTIONNAIRE SURVEY OF SENIOR CITIZENS JANUARY 1963	CONFIDENTIAL - This inquiry is authorized by Act of Congress (13 U.S.C.). The report you submit to the Census Bureau is confidential and may be seen only by sworn Census employees. It may not be used for purposes of taxation, investigation, or regulation.						
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; padding: 2px;">Control Number</td> <td style="width: 25%; padding: 2px;">Aged Unit No.</td> <td style="width: 25%; padding: 2px;">Line Number</td> </tr> <tr> <td style="height: 20px;"></td> <td></td> <td></td> </tr> </table>	Control Number	Aged Unit No.	Line Number			
Control Number	Aged Unit No.	Line Number					
	Address <hr style="border: 0; border-top: 1px solid black; margin-top: 5px;"/>						

RECORD OF CALLS		
Date	Time	Comments
1.	a.m.	
	p.m.	
2.	a.m.	
	p.m.	
3.	a.m.	
	p.m.	

RECORD OF INTERVIEW			
Interview time		Date completed	Interviewed by
Began	Ended		
a.m.	a.m.		
p.m.	p.m.		

NONINTERVIEW	
1 <input type="checkbox"/> No one home 2 <input type="checkbox"/> Refused 3 <input type="checkbox"/> Temporarily absent	4 <input type="checkbox"/> Other (Describe) _____ _____ _____

INTERVIEWER CHECKS	
AGE-4 -- 1 <input type="checkbox"/> Completely filled by respondent 2 <input type="checkbox"/> More than half filled 3 <input type="checkbox"/> Less than half, but some 4 <input type="checkbox"/> Not filled at all	For owner-occupied units Number of HU's on property 1 <input type="checkbox"/> 1 2 <input type="checkbox"/> 2 - 4 3 <input type="checkbox"/> 5 or more

NOTES
B.B. NO. 72-6205.1 APFR. EXP. 5-31-63

PART I

Section A - Review of HEALTH INSURANCE (AGE-4, Section A)

Instruction No. 1 Look over Section A, Health Insurance, on the AGE-4 and ask any missing questions.

Instruction No. 2 For persons with insurance ("Yes" in 1, 2, or 3), check Question 5. If "Yes" in Question 5, find out which insurance this was. Draw a line through the name of the insurance in 1b, 2b, or 3c and write "Accident insurance" or "Income maintenance insurance", as the case may be, above the crossed-out entry. Then, correct entry in Question 4 by deducting costs of accident insurance. If "No" in Question 5, skip to Instruction No. 4.

Instruction No. 3 If entry is "No" in ALL of Questions 1, 2, and 3 (no health insurance), ask Questions 31-34. If "Yes" in 1, 2, or 3, skip to Instruction No. 4.

31. I see that you don't have any health insurance at this time. Did you (or your wife) cancel any health insurance, or were you dropped by a health insurance plan during 1962?

1 ☐ Yes - Make sure there is an entry for insurance premium payments in Question 4 of AGE-4, and (skip to Question 33).

2 ☐ No

32. Did you (or your wife) ever have health insurance or were you ever covered by insurance that your employer or someone else had?

1 ☐ Yes

2 ☐ No

33. What is the main reason you no longer have health insurance?
(DO NOT READ LIST)

34. What is the main reason that you've never had any health insurance?

1 ☐ No chance to continue after retirement; policy obtained through employment

2 ☐ Didn't know until too late that policy obtained through employer could be converted

3 ☐ Couldn't afford it

4 ☐ Insurance company cancelled it, or refused to renew it

5 ☐ Didn't think it was a good buy

6 ☐ Tried to get, but was refused insurance

7 ☐ Eligible for care from VA or in military hospital

8 ☐ Not interested; didn't meet needs

9 ☐ (WIDOW ONLY) Husband's policy covering wife was terminated when he died

0 ☐ Other (Specify) _____

Notes

Section B - Review of COSTS OF MEDICAL AND DENTAL CARE (AGE 4, Section B)

Instruction No. 4 Look over Section B of AGE-4 and ask any missing questions. Also check to see that doctor's bills (Question 7) have been accounted for in Questions 7a, b, and c. Make the same check for hospital bills (Question 8).

Instruction No. 5 Look at Question 8, Section B, of the AGE-4. If "No" is checked, skip to Instruction No. 9. If "Yes" is checked -- indicating hospitalization during 1962 -- go on to Instruction No. 6.

Instruction No. 6 Read 35 to respondent, then ask about each stay (overnight or longer) in hospital, nursing home, rest home, etc., in 1962. Start with sample person's most recent stay and work back. After you finish the sample person, complete the same series for his wife.

35. Now, I have to ask a few questions about your (your wife's) stay(s) in the hospital during 1962.

Item	1	2	3	4	5
a. Indicate person involved	1 <input type="checkbox"/> Sample person 2 <input type="checkbox"/> Wife	1 <input type="checkbox"/> Sample person 2 <input type="checkbox"/> Wife	1 <input type="checkbox"/> Sample person 2 <input type="checkbox"/> Wife	1 <input type="checkbox"/> Sample person 2 <input type="checkbox"/> Wife	1 <input type="checkbox"/> Sample person 2 <input type="checkbox"/> Wife
b. What is the name of the place ... was in?					
c. Where is it located?	City State	City State	City State	City State	City State
d. When was ... admitted?	Date	Date	Date	Date	Date
e. When was ... discharged?	Date	Date	Date	Date	Date
f. How many nights was ... there during that stay?	Nights	Nights	Nights	Nights	Nights
g. Was an operation performed on ... during this stay?	1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No

Based on the information in Question 35, check appropriate box below and proceed accordingly.

Instruction No. 7

1 ☐ Only one hospital, nursing home, etc., named in Question 35 (Skip to Instruction No. 8)
 More than one hospital, etc., named in Question 35 --
 2 ☐ No amount in Question 8b (Skip to Instruction No. 9)
 3 ☐ \$ _____ in Question 8b (Go to Question 36)

36. I see you (and your wife's) total hospital bills came to \$ _____.

About how much of this went toward ...'s stay in _____?

(Name of each hospital in Question 35, in turn)

Hospital stay	Hospital stay for Question 35 --				
	Column 1	Column 2	Column 3	Column 4	Column 5
Amount \$	\$	\$	\$	\$	\$
OR Proportion of total bill -- (1/2, 1/3, 1/4, etc.)	%	%	%	%	%

Instruction No. 8 Check Form AGE-4. If respondent has hospital insurance ("Yes" in Question 1, Section A) but has made no entry in Section B indicating that insurance paid (8d-2), or will pay (8e) any part of the bills, ask Question 37.

37. I see that you have hospitalization insurance. Did this insurance cover any of your hospital bills for 1962?

1 ☐ Yes (Obtain amount paid by insurance and correct entry in Question 8, AGE-4) 2 ☐ No

Instruction No. 9	Check Questions 7d, 8f, and 13c on the AGE-4 (free medical care). For each of these questions checked "Yes," ask Question 38. If none are checked, skip to Instruction No. 10.
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38. I see that you received some (doctor's and/or hospital) care which was paid for by a public or private agency, or for which there was no bill.

Who provided or paid for this care? (DO NOT READ LIST)	"Yes" on AGE-4, Column --		
	(7d) Doctor	(8f) Hospital	(13c) Other care
The Veterans Administration	1 <input type="checkbox"/>	1 <input type="checkbox"/>	1 <input type="checkbox"/>
Medical assistance for the aged or other public assistance	2 <input type="checkbox"/>	2 <input type="checkbox"/>	2 <input type="checkbox"/>
The Public Health Dept. (Visiting nurse)	3 <input type="checkbox"/>	3 <input type="checkbox"/>	3 <input type="checkbox"/>
Health agency such as Polio Foundation	4 <input type="checkbox"/>	4 <input type="checkbox"/>	4 <input type="checkbox"/>
Other welfare organization	5 <input type="checkbox"/>	5 <input type="checkbox"/>	5 <input type="checkbox"/>
Workmen's compensation	6 <input type="checkbox"/>	6 <input type="checkbox"/>	6 <input type="checkbox"/>
A public hospital, nursing home, or clinic	7 <input type="checkbox"/>	7 <input type="checkbox"/>	7 <input type="checkbox"/>
Some other hospital, nursing home, or clinic	8 <input type="checkbox"/>	8 <input type="checkbox"/>	8 <input type="checkbox"/>
A private doctor or dentist	9 <input type="checkbox"/>	9 <input type="checkbox"/>	9 <input type="checkbox"/>
Other (Specify)			

Physical Condition

Instruction No. 10	The next few questions require no check-back to the AGE-4. Ask Questions 41, 42, and 42a only of sample person and wife INDIVIDUALLY ABOUT HIS (HER) OWN HEALTH. These questions are not to be asked for someone who is not present to answer for himself.
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	Sample person	Wife
39. Does . . . have his own family doctor -- one he usually goes to when he needs a doctor?	1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No
40. How many times did . . . see any doctor in 1962, either at home or in his office (or clinic) not counting the times he was a patient in a hospital?		
"X" and skip to Instruction No. 11a if INDIVIDUAL NOT PRESENT	<input type="checkbox"/> NOT PRESENT	<input type="checkbox"/> NOT PRESENT
41. About your health in general -- not just today -- would you say it is good, fair, or poor?	1 <input type="checkbox"/> Good 2 <input type="checkbox"/> Fair 3 <input type="checkbox"/> Poor	1 <input type="checkbox"/> Good 2 <input type="checkbox"/> Fair 3 <input type="checkbox"/> Poor
42. Would you say you see a doctor as often as you should?	1 <input type="checkbox"/> Yes (Skip to Instruction No. 11a) 2 <input type="checkbox"/> No	1 <input type="checkbox"/> Yes (Skip to Instruction No. 11a) 2 <input type="checkbox"/> No
a. What is the main reason you don't see a doctor as often as you should?	1 <input type="checkbox"/> Cannot afford (or costs too much) 2 <input type="checkbox"/> Don't have a doctor 3 <input type="checkbox"/> Afraid 4 <input type="checkbox"/> What can they do for a person my age (or in my condition) 5 <input type="checkbox"/> Can't take time off from work 6 <input type="checkbox"/> Can't get there by myself, no one to take me 7 <input type="checkbox"/> Don't need to go to doctor 8 <input type="checkbox"/> Other (Specify)	1 <input type="checkbox"/> Cannot afford (or costs too much) 2 <input type="checkbox"/> Don't have a doctor 3 <input type="checkbox"/> Afraid 4 <input type="checkbox"/> What can they do for a person my age (or in my condition) 5 <input type="checkbox"/> Can't take time off from work 6 <input type="checkbox"/> Can't get there by myself, no one to take me 7 <input type="checkbox"/> Don't need to go to doctor 8 <input type="checkbox"/> Other (Specify)
(DO NOT READ LIST)		

Section C - Review of HOME OWNERSHIP, ASSETS, AND DEBTS (AGE-4, Section C)	
Instruction No. 11a	Look over Section C of AGE-4 and ask any missing questions. If necessary encourage the respondent to estimate value of assets or debts. NEXT, check AGE-4, Question 15, and record answer below. <input type="checkbox"/> Yes <input type="checkbox"/> No (Skip to Instruction No. 11b)
BUSINESS	<div style="border: 1px solid black; padding: 2px;"> 43. I see that you own or have an investment in a business. What is the total market value of all assets in the business, including tools and equipment? In other words, how much do you think this business WOULD SELL for on today's market? </div> <div style="border: 1px solid black; padding: 2px; text-align: right;">\$</div>
	<div style="border: 1px solid black; padding: 2px;"> 44. What is the total amount of debts or liabilities owed by this business? (Include all liabilities, as carried on the books.) </div> <div style="border: 1px solid black; padding: 2px; text-align: right;">\$</div>
INTERVIEWER: Subtract 44 from 43 to obtain NET. Enter this amount in Question 15 of AGE-4.	
Instruction No. 11b	
NOW, check AGE-4, Question 16 and record answer below. <input type="checkbox"/> Yes <input type="checkbox"/> No (Skip to Instruction No. 11c)	
FARM	<div style="border: 1px solid black; padding: 2px;"> 45. I see that you rent, own or have an investment in a farm. What is the total market value of your farm operation? (Include the value of land and buildings (if you own them) and the equipment, livestock, stored crops and other assets less depreciation. Do not include crops held under Commodity Credit Loans.) </div> <div style="border: 1px solid black; padding: 2px; text-align: right;">\$</div>
	<div style="border: 1px solid black; padding: 2px;"> 46. How much do you owe on mortgages or other debts in connection with the farm itself, the equipment, livestock, or anything else? (Don't count Commodity Credit Loans.) </div> <div style="border: 1px solid black; padding: 2px; text-align: right;">\$</div>
INTERVIEWER: Subtract 46 from 45 to obtain NET. Enter this amount in Question 16 of AGE-4.	
Instruction No. 11c	
NOW, check AGE-4, Question 17 and record answer below. <input type="checkbox"/> Yes <input type="checkbox"/> No (Skip to Instruction No. 12)	
OTHER REAL ESTATE	<div style="border: 1px solid black; padding: 2px;"> 47. You indicated that you own some real estate other than your own home. About how much do you think you could get for this real estate if you sold it? </div> <div style="border: 1px solid black; padding: 2px; text-align: right;">\$</div>
	<div style="border: 1px solid black; padding: 2px;"> 48. How much is the unpaid amount of any mortgages on this property? </div> <div style="border: 1px solid black; padding: 2px; text-align: right;">\$</div> <div style="text-align: right; margin-top: 5px;">o <input type="checkbox"/> None</div>
	<div style="border: 1px solid black; padding: 2px;"> 49. How much other debt do you owe on this property, such as back taxes or assessments, unpaid amounts of home improvement loans, or home repair bills, etc? </div> <div style="border: 1px solid black; padding: 2px; text-align: right;">\$</div> <div style="text-align: right; margin-top: 5px;">o <input type="checkbox"/> None</div>
INTERVIEWER: Add 48 and 49 and subtract this from 47 to obtain NET. Enter this amount in Question 17 of AGE-4.	
NOTES	

Instruction No. 12	Look over Questions 18 and 21 in Section C, AGE-4, and "X" appropriate box.	
	1 <input type="checkbox"/> Aged unit HAS NO FINANCIAL ASSETS--no amounts in Question 18a or 21a-d (Go to Question 50)	2 <input type="checkbox"/> Aged unit HAS FINANCIAL ASSETS--amount in any of above Questions (Skip to Question 51)

50. I see that you (and your wife) have no money in savings accounts, or stocks and bonds. Did you (and your wife) have any such assets at this time a year ago?		
1 <input type="checkbox"/> Yes (Skip to Question 51b)	2 <input type="checkbox"/> No (Skip to Instruction No. 13)	

51. Considering all you have in checking and savings accounts, stocks and bonds, and money owed to you, would you say that your savings amount to MORE, LESS, or ABOUT THE SAME as a year ago (we don't mean changes in market value of stocks and bonds held throughout the year)?		
1 <input type="checkbox"/> Same (Skip to Instruction No. 13) 2 <input type="checkbox"/> More 7	3 <input type="checkbox"/> Don't know (Skip to Instruction No. 13) 4 <input type="checkbox"/> Less 7	
a. Did you get this from --	b. What is the reason you have less now? (DO NOT READ LIST)	
1 <input type="checkbox"/> Income? 2 <input type="checkbox"/> An inheritance or a gift? 3 <input type="checkbox"/> Any other source? (Specify) _____ _____ _____	Used assets -- 1 <input type="checkbox"/> For ordinary living expenses (food, clothing, housing) 2 <input type="checkbox"/> To purchase an automobile, furniture, a major appliance, etc. 3 <input type="checkbox"/> For home repairs or improvements 4 <input type="checkbox"/> For trips, vacations 5 <input type="checkbox"/> For illness, health emergencies 6 <input type="checkbox"/> For gifts 7 <input type="checkbox"/> To pay debts or mortgage 8 <input type="checkbox"/> Other (Specify) _____ _____ _____	

Instruction No. 13	Look over Question 22c through 23d in Section C, AGE-4, and check appropriate box.	
	1 <input type="checkbox"/> Aged unit HAS NO DEBTS (Go to Question 52)	2 <input type="checkbox"/> Aged unit HAS DEBTS (Skip to Question 53)

52. I see that you (and your wife) have NO DEBTS now -- such as for an automobile, installment purchases, or to stores, doctors, or lending companies. Did you (and your wife) have any such debts at this time a year ago?		
1 <input type="checkbox"/> Yes 7	2 <input type="checkbox"/> No (Skip to Instruction No. 14)	

53. Considering all the kinds of personal DEBTS you have listed here, would you say that you now owe MORE, LESS or ABOUT THE SAME amount as you did a year ago?		
1 <input type="checkbox"/> Same (Skip to Instruction No. 14) 2 <input type="checkbox"/> More 7	3 <input type="checkbox"/> Don't know (Skip to Instruction No. 14) 4 <input type="checkbox"/> Less 7	
a. What is the reason you owe more now? (DO NOT READ LIST)	b. Did you get the money to pay these debts from --	
Went into debt -- 1 <input type="checkbox"/> To purchase an automobile, furniture, a major appliance, etc. 2 <input type="checkbox"/> For ordinary living expenses (food, clothing, housing) 3 <input type="checkbox"/> For home repairs or improvements 4 <input type="checkbox"/> For trips, vacations 5 <input type="checkbox"/> For illness, health emergencies 6 <input type="checkbox"/> For gifts 7 <input type="checkbox"/> To invest (buy stocks, real estate, etc.) 8 <input type="checkbox"/> Other (Specify) _____ _____ _____	1 <input type="checkbox"/> Income? 2 <input type="checkbox"/> An inheritance or a gift? 3 <input type="checkbox"/> Any other source? (Specify) _____ _____ _____	

Section D - Review of INCOME (AGE-4, Section D)

Instruction

No. 14

Look over Section D of AGE-4, and ask any missing questions. In the annual income columns for Questions 24-29 there must be either an entry or a "None" box checked for each question. Both columns must be filled for married couples. If no entries have been made, obtain and enter the income amounts. If any of the figures entered in 24-29 appear to be weekly or monthly amounts, check with the respondent and record an ANNUAL AMOUNT. If any cents entered by respondent, round to nearest dollar.

Instruction

No. 15

Compare the following entries in Section C on the AGE-4, Assets and Debts, with Section D and proceed as indicated.

(DO NOT READ TO RESPONDENT)

Section C Entries

Section D Entries

54. Is there a "YES" entry in Question 15 or 16 (business or farm investment)?

1 ☐ Yes → There should be an income entry in Question 25 or 26 (business or farm income). If no such income, for some reason, footnote Question 25 (or 26) and give explanation in space below Question 30k.
2 ☐ No

55. Is there a "YES" entry in Question 17 (real estate)?

1 ☐ Yes → There should usually be an income entry in Question 27 (rental income). If not, check and correct, if necessary, as above.
2 ☐ No

56. Is there an AMOUNT in Question 18 (savings), or Question 21 (stocks, bonds, etc.)?

1 ☐ Yes → There should be an income entry in Question 29 (interest or dividends). If not, check with respondent and correct, if necessary, as above.
2 ☐ No

Instruction

No. 16

If there are only 1 or 2 income sources checked in all of Section D, ask: 7

57. You (and your wife) had income only from and -- Is that right?
(First source) (Second source)

1 ☐ Yes

2 ☐ No (Review income sources with respondent and record additional entries on the AGE-4.)

Instruction

No. 17

If there is an entry in Question 27, Section D, ask: 7

58. I see that you had some income from rent. Did you rent out an apartment in your home or in another building?

1 ☐ Apartment in own home

2 ☐ Apartment in another building

Instruction
No. **18**

Look over Question 30a to k, AGE-4. For each category for which there is a "Yes" entry in either the "You" or "Wife" columns, ask Questions 59 and 60 below and record the answer in the appropriate space in the table below Question 60. If "No" is checked in all parts of Question 30, skip to Question 61.

59. I see that you (your wife) had some income from _____ in 1962.
(Category with "Yes" in Question 30)

How many months did ... receive this income in 1962?

(NOTE: For unemployment insurance, Question 30f, ask Questions 59 and 60 in terms of WEEKS.)

60. How much did ... receive a month ("a week" for unemployment insurance; for irregular amounts get annual total)?

Income Source (Letters correspond to categories in Question 30, AGE-4)	Sample Person		Wife	
	(Question 59) Number of months	(Question 60) Amount per month	(Question 59) Number of months	(Question 60) Amount per month
a. Social Security (OASDI)		\$		\$
b. Railroad Retirement		\$		\$
c. Retirement programs for Government employees or military personnel		\$		\$
(READ TO RESPONDENT) ↓ Was this for --	1 <input type="checkbox"/> Military service? 2 <input type="checkbox"/> Federal employment? 3 <input type="checkbox"/> State, county, or city employment?		1 <input type="checkbox"/> Military service? 2 <input type="checkbox"/> Federal employment? 3 <input type="checkbox"/> State, county, or city employment?	
d. Veterans payments or compensation		\$		\$
(READ TO RESPONDENT) ↓ Was this for --	1 <input type="checkbox"/> Non-service connected disability? 2 <input type="checkbox"/> Service connected disability? 3 <input type="checkbox"/> Death benefit?		1 <input type="checkbox"/> Non-service connected disability? 2 <input type="checkbox"/> Service connected disability? 3 <input type="checkbox"/> Death benefit?	
e. Pensions from private employers and unions		\$		\$
f. Unemployment insurance benefits (ENTER NUMBER OF WEEKS AND AMOUNT PER WEEK)		\$		\$
g. Old-age assistance or other public assistance, relief, or welfare, from State or local governments		\$		\$
(READ TO RESPONDENT) ↓ Was this assistance --	1 <input type="checkbox"/> Old-age assistance? 2 <input type="checkbox"/> Some other public assistance?		1 <input type="checkbox"/> Old-age assistance? 2 <input type="checkbox"/> Some other public assistance?	
h. Private welfare or relief		\$		\$
i. Contributions from persons outside the household including Armed Forces allowments		\$		\$
(READ TO RESPONDENT) ↓ Was this from --	1 <input type="checkbox"/> Your children? 2 <input type="checkbox"/> Someone else?		1 <input type="checkbox"/> Your children? 2 <input type="checkbox"/> Someone else?	
j. Private annuities		\$		\$
k. Any other kinds of income		\$		\$

Instruction No. 19	For each entry in previous table, multiply the number of months (weeks for Question f) and amount per month (week) and enter annual total to the nearest dollar in corresponding space (above "Yes - No" block) in AGE-4, Question 30.		
61. During 1962, did you (or your wife) receive any lump sum payment from life insurance (including cash for policies surrendered)?			
1 <input type="checkbox"/> Yes		2 <input type="checkbox"/> No (Skip to Question 62)	
a. How much did you receive? \$			
62. Did you (or your wife) receive a lump sum inheritance or large cash gift?			
1 <input type="checkbox"/> Yes		2 <input type="checkbox"/> No (Skip to Question 63)	
a. How much did you receive? \$			
63. Did you (or your wife) receive any other money -- such as from the sale of a car or some other large item, tax refunds, back pay, awards for personal injury or damage?			
1 <input type="checkbox"/> Yes		2 <input type="checkbox"/> No (Skip to Question 64)	
a. How much did you receive? \$			
64. During the past 12 months, did you make a large gift of cash, property, or something you bought, to a relative or friend?			
1 <input type="checkbox"/> Yes		2 <input type="checkbox"/> No (Skip to Question 65)	
a. How much was it? \$			
65. Do you regularly contribute to the support of someone outside the household?			
1 <input type="checkbox"/> Yes		2 <input type="checkbox"/> No (Skip to Instruction No. 20)	
66. Whom do you support?			
1 <input type="checkbox"/> Parents		2 <input type="checkbox"/> Children	
		3 <input type="checkbox"/> Other	
Instruction No. 20	Ask Question 67 ONLY for MALE member of aged unit.		
67. Did you ever serve in the U. S. Armed Forces?			
1 <input type="checkbox"/> Yes		2 <input type="checkbox"/> No (Skip to Instruction No. 21)	
a. When?			
1 <input type="checkbox"/> WW II or Korea		3 <input type="checkbox"/> Other (Specify) _____	
2 <input type="checkbox"/> WWI		_____	
NOTES			

PART II - TENURE, LIVING ARRANGEMENTS, FOOD, AND HOUSING EXPENSES

Instruction
No. 21

These questions are about living arrangements, and food and housing expenses. This is a continuation of the questionnaire, but no check-backs to the AGE-4 are necessary.

68. How long have you lived in this community? (For married couples, enter for husband) (If less than one year, enter No. of months.)	Yrs.	Mos.
69. How long have you lived at this address? (If less than one year, enter number of months)	Yrs.	Mos.

INTERVIEWER: Questions 70 and 71 should NOT be asked of persons NEVER MARRIED

70. How many living children do you have, including step-children and adopted children?	Children	0 <input type="checkbox"/> None (Skip to Instruction No. 23)
a. How many of your children are now married?	Married children	

Instruction
No. 22

("X" if applicable)

☐ One or more children living in household with aged unit (Skip to Instruction No. 23)

71. I'd like you to think for a moment about the son or daughter who lives closest to you. The way he (she) usually comes, about how long does it take him (her) to get to your house from where he (she) lives?

(DO NOT READ LIST)

- | | |
|-------------------------------------------------------|--------------------------------------------------------------|
| 1 <input type="checkbox"/> 10 minutes or less | 4 <input type="checkbox"/> Over an hour, but less than a day |
| 2 <input type="checkbox"/> 11 minutes to half an hour | 5 <input type="checkbox"/> One day or more |
| 3 <input type="checkbox"/> 31 minutes to an hour | |

Check control card and indicate the status of the aged unit:

Instruction
No. 23

- 1 ☐ Non-married person with no relatives present in household
- 2 ☐ Husband and wife, with no other relatives present

- 3 ☐ Has one or more children in household
- 4 ☐ Has some relatives present, but not children

72. I see that there is no other family member living here with you (and your wife). Was this true all during 1962?

- 1 ☐ Yes (Skip to Instruction No. 24)
- 2 ☐ No

74. I see that you live with (your son, your sister, etc.). Was this true all during 1962?

- 1 ☐ Yes (Skip to Part III, Page 14)
- 2 ☐ No

73a. Who else was living with you?

(DO NOT READ LIST)

- | | |
|-----------------------------------------------|--------------------------------------------|
| 1 <input type="checkbox"/> Husband (wife) | 4 <input type="checkbox"/> Other relatives |
| 2 <input type="checkbox"/> Married children | 5 <input type="checkbox"/> Non-relatives |
| 3 <input type="checkbox"/> Unmarried children | 6 <input type="checkbox"/> Lived alone |

b. Why are you no longer living with them?

75a. Before this, were you living alone or with someone else?

- 1 ☐ Alone
- With someone else -- Who?
- | | |
|-----------------------------------------------|--------------------------------------------|
| 2 <input type="checkbox"/> Husband (wife) | 5 <input type="checkbox"/> Other relatives |
| 3 <input type="checkbox"/> Married children | 6 <input type="checkbox"/> Non-relatives |
| 4 <input type="checkbox"/> Unmarried children | |

b. Why did you make this change?

SKIP TO PART III, PAGE 14

Check the Control Card and indicate whether the aged unit is:

Instruction
No. 24

- 1 ☐ A lodger (Go to Section C)
 2 ☐ Not a lodger, living in owner-occupied unit (Go to Section A)
 3 ☐ Not a lodger, living in renter-occupied unit (Go to Section B)
 4 ☐ Not a lodger, living in "rent-free" quarters (Skip to Part III, Page 14)

Section A - HOME OWNERS

76. Were you a home-owner all during 1962?

1 ☒ Yes2 ☐ No (Skip to Part III, Page 14)

77. How much did any mortgage payments for your home amount to during 1962?

\$

1 ☐ Per month2 ☐ Per year0 ☐ None, property paid for

78. How much did you pay in real estate taxes, assessments, and property insurance in 1962 (which were not part of any mortgage payment)?

\$

1 ☐ Per month2 ☐ Per year3 ☐ All taxes, etc. included in answer to Question 77

79. In 1962, about how much did you spend for electricity, heat, gas, water, and trash removal?

(INTERVIEWER: Only total is required.

If respondent gives breakdown, list below.)

Electricity \$ ☐ Month
☐ YearGas..... \$ ☐ Month
☐ YearFuel oil,
Coal, etc. \$ ☐ Month
☐ YearWater and
Sewage disposal \$ ☐ Month
☐ YearTrash removal.. \$ ☐ Month
☐ Year

\$

1 ☐ Per month2 ☐ Per year0 ☐ None

80. In 1962, about how much did you spend for home repairs or painting?

\$

1 ☐ Per year0 ☐ None

81. Did you have any boarders in 1962?

1 ☐ Yes (Skip to Part III, Page 14)2 ☒ No

82. During 1962, about how much would you say you spent per week or month for food to prepare and eat at home, and for lunches carried from home?

\$

1 ☐ Per week2 ☐ Per month

83. Does this amount include anything for cigarettes, cleaning supplies, paper products, and other non-food items you might buy in a grocery store?

1 ☒ Yes2 ☐ No (Skip to Question 85)

84. How much would you say we should deduct for these things (non-food items)?

\$

1 ☐ Per week2 ☐ Per month

85. In addition, about how much would you say you spent per week or month for food away from home in 1962--that is, for meals or snacks in restaurants, cafeterias, and the like?

\$

1 ☐ Per week2 ☐ Per month3 ☐ Per year0 ☐ None

AFTER COMPLETING QUESTION 85, SKIP TO PART III, PAGE 14

Section B - RENTERS	
86. Were you renting all during 1962? 1 <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 2 <input type="checkbox"/> No (Skip to Part III, Page 14)	
87. How much is your monthly rent?	\$
88. Does your rent include furniture? 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	
89. In 1962, about how much did you spend for electricity, heat, gas, water, and trash removal, which was NOT included in your rent? (INTERVIEWER: Only total is required. If respondent gives breakdown, list below.)	
<div style="display: flex; justify-content: space-between;"> 1 <input type="checkbox"/> Per month 2 <input type="checkbox"/> Per year </div> <div style="display: flex; justify-content: space-between;"> \$ 0 <input type="checkbox"/> None </div> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <div style="width: 45%;"> Electricity \$ _____ <input type="checkbox"/> Month <input type="checkbox"/> Year Gas..... \$ _____ <input type="checkbox"/> Month <input type="checkbox"/> Year Fuel oil, _____ <input type="checkbox"/> Month <input type="checkbox"/> Year Coal, etc. \$ _____ <input type="checkbox"/> Month <input type="checkbox"/> Year </div> <div style="width: 45%;"> Water and Sewage disposal \$ _____ <input type="checkbox"/> Month <input type="checkbox"/> Year Trash removal \$ _____ <input type="checkbox"/> Month <input type="checkbox"/> Year </div> </div>	
90. In 1962, about how much did you spend for home repairs or painting that you had to pay for yourself? \$	
0 <input type="checkbox"/> None	
91. Did you have any boarders in 1962? 1 <input type="checkbox"/> Yes (Skip to Part III, Page 14) 2 <input type="checkbox"/> No <input checked="" type="checkbox"/>	
92. During 1962, about how much would you say you spent per week or month on food to prepare and eat at home, and for lunches carried from home? \$	
1 <input type="checkbox"/> Per week 2 <input type="checkbox"/> Per month	
93. Does this amount include anything for cigarettes, cleaning supplies, paper products, and other non-food items you might buy in a grocery store? 1 <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 2 <input type="checkbox"/> No (Skip to Question 95)	
94. How much would you say we should deduct for these things (non-food items)? \$	
1 <input type="checkbox"/> Per week 2 <input type="checkbox"/> Per month	
95. In addition, about how much would you say you spent per week or month for food away from home in 1962--that is, for meals or snacks in restaurants, cafeterias, and the like? \$	
1 <input type="checkbox"/> Per week 2 <input type="checkbox"/> Per month 3 <input type="checkbox"/> Per year 0 <input type="checkbox"/> None	
AFTER COMPLETING QUESTION 95, SKIP TO PART III, PAGE 14	
NOTES	

Section C - LODGERS

96. Have you been a lodger (or boarder) all during 1962?

1 ☐ Yes2 ☐ No (Skip to Part III)

97. How much is your rent?

\$

1 ☐ Per week2 ☐ Per month

98. Does this include meals (board)?

1 ☐ Yes2 ☐ No

99. In 1962, about how much would you say you spent for food in an average week or month, including meals or snacks in cafeterias and restaurants, and any food brought to your room?

\$

1 ☐ Per week2 ☐ Per month3 ☐ Per year

CONTINUE WITH PART III

NOTES

PART III - PAYMENT OF BILLS (EXCEPT MEDICAL) BY AGENCIES OR PERSONS OUTSIDE HOUSEHOLD		
<p>READ TO RESPONDENT: We have already talked about your medical bills. Now, we'd like to talk for a moment about bills for such things as food, clothing, and housing expenses - or anything except medical care.</p>		
<p>100. Did any of your children WHO DO NOT LIVE WITH YOU pay any such bills for you in 1962 (Not counting any cash they may have given you)?</p> <p>1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No 3 <input type="checkbox"/> No children outside household</p>		
<p>101. Did any other relatives or friends, not living with you, pay any such bills for you in 1962?</p> <p>1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No</p>		
<p>102. (If "Yes" to either 100 or 101, or both, ask:) Altogether, about how much did these bills amount to?</p> <p>(INTERVIEWER: Enter amount and go to Question 103) \$ </p> <p style="text-align: right;">0 <input type="checkbox"/> Don't know (Go to Question 102a)</p> <p style="text-align: right;">a. Did they amount to \$100 or more</p> <p style="text-align: right;">1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No</p>		
<p>103. Did a public or private agency directly pay any such bills for you?</p> <p>1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No (Skip to Question 105)</p>		
<p>104. Altogether, about how much did these bills amount to?</p> <p>(INTERVIEWER: Enter amount and go to Question 105) \$ </p> <p style="text-align: right;">0 <input type="checkbox"/> Don't know (Go to Question 104a)</p> <p style="text-align: right;">a. Did they amount to \$100 or more?</p> <p style="text-align: right;">1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No</p>		
<p>105. During 1962, did you (and your wife) raise any of the food you used?</p> <p>1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No</p>		
<p>106. Did you (and your wife) receive any sizeable amounts of food that you didn't have to pay for - we mean from anyone outside the household?</p> <p>1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No (Skip to Question 108)</p>		
<p>107. Where did you get this food? (DO NOT READ LIST)</p> <p>1 <input type="checkbox"/> Received as part of job, or in payment for work done 4 <input type="checkbox"/> Other (Specify) _____</p> <p>2 <input type="checkbox"/> Provided by relatives or friends, outside the household _____</p> <p>3 <input type="checkbox"/> Government surplus foods or food stamps to anyone in household _____</p>		
<p>108. (If "Yes" in Question 105 or 106, ask:) In 1962, would you say you spent about the same, much less, or slightly less for groceries than if you didn't have this food?</p> <p>1 <input type="checkbox"/> About the same 2 <input type="checkbox"/> Much less 3 <input type="checkbox"/> Slightly less</p>		
<p>109. During 1962, did anyone supply you (or your wife) with any large amounts of clothing - clothing you would otherwise have bought for yourself?</p> <p>1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No (Skip to Question 111)</p>		
<p>110. Who gave you this clothing? (DO NOT READ LIST)</p> <p>1 <input type="checkbox"/> Children or other relatives, not in household 2 <input type="checkbox"/> Children or other relatives in household 3 <input type="checkbox"/> Church or other public or private agency</p>		
<p>111. (If "Renter" or "Rent Free" on Control Card) In 1962, did you receive part or all of your rent in exchange for work done?</p> <p>1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No</p>		
<p>NOTES</p>		

Ask of SAMPLE PERSON only

PART IV - LABOR FORCE AND WORK EXPERIENCE

112. Do you have a job or business at the present time?

1 ☒ Yes2 ☐ No

113. Did you work at all last week?

1 ☐ Yes (Skip to Question 122)2 ☒ No

115. Are you looking for work or on layoff from a job?

1 ☐ Yes2 ☐ No

114. Why didn't you work last week?

1 ☐ Illness2 ☐ Other (Specify) _____

116. Have you ever had a job or business?

1 ☒ Yes2 ☐ No (Skip to Instruction No. 25, Page 18)

AFTER COMPLETING QUESTION 114, SKIP TO QUESTION 122

117. Are you well enough to work now?

1 ☒ Yes2 ☐ No (Skip to Question 122)

118. Do you expect to work again this year?

1 ☐ Yes (Skip to Question 120a)2 ☒ No

119. Are you interested in working?

1 ☒ Yes2 ☐ No (Skip to Question 121)

120a. What type of work would you want to do? Would it be --

1 ☐ The same as your last regular job?2 ☐ Lighter work?3 ☐ Different work?

b. Would you want to work --

1 ☐ Full time?2 ☐ Part time?3 ☐ Occasionally?

AFTER COMPLETING QUESTION 120b, SKIP TO QUESTION 122

121. Why aren't you interested in working?

1 ☐ Prefer leisure4 ☐ Can't find work2 ☐ Needed at home5 ☐ Other (Specify) _____3 ☐ No one would hire older person _____

WORK EXPERIENCE IN 1962

122. How many weeks did you work in 1962?

Number of weeks (Ask Question 123a)

0 ☐ None (Skip to Question 128)

123a. What was your longest job in 1962? (Name of company, business, organization or employer)

Name of company

b. What kind of business or industry was this? (For example: TV and radio manufacturing, retail shoe store, etc.)

Kind of business

c. What kind of work did you do? (For example: Civil engineer, stock clerk, etc.)

Kind of work

d. Are you --

An employee of a private company, business, or individual for wages, salary, or commission? . . . P ☐A Government employee (Federal, State, County, or local)? G ☐ (Ask Question 124)Self-employed in own business, professional practice, or farm? O ☐Working without pay in a family business or farm? WP ☐

124. When you worked in 1962, did you usually work full time or part time? 1 <input checked="" type="checkbox"/> Full time 2 <input type="checkbox"/> Part time (Skip to Question 128)	
125. Do you expect to stop working entirely this year or to work less than in 1962? 1 <input type="checkbox"/> Yes, stop entirely 2 <input type="checkbox"/> Yes, work less 3 <input type="checkbox"/> No 4 <input type="checkbox"/> Don't know, depends -- On what? <div style="margin-left: 350px;"> (Ask Question 126) (Skip to Instruction No. 25) </div>	
126. Why is that? <hr/>	
127. (Check Questions 30a, b, c, and e on AGE-4 to see if Social Security or other pensions are currently received. If such pensions are being received, skip to Instruction No. 25, Page 18. If not now receiving Social Security or other pensions, ask:) Will you start drawing Social Security benefits or an employer or union pension at that time? 1 <input checked="" type="checkbox"/> Yes 2 <input type="checkbox"/> No (Skip to Instruction No. 25) a. Which will you draw? 1 <input type="checkbox"/> Social Security 2 <input type="checkbox"/> Employer or union pension	
AFTER COMPLETING QUESTION 127o, SKIP TO INSTRUCTION NO. 25, PAGE 18	
LAST REGULAR FULL TIME EMPLOYMENT (For persons who did not work in 1962 -- "None" in 122 -- or usually employed part time in 1962 -- "Part time" in 124)	
128. When did you stop working on your last regular full time job? I mean a job that lasted 6 months or more at which you usually worked 35 hours or more a week? (INTERVIEWER: If 1958-63, continue with 129; all others, skip to Instruction No. 25, Page 18)	Year <div style="text-align: center; border: 1px solid black; padding: 2px;">19</div> 0 <input type="checkbox"/> Never held full time job (Skip to Instruction No. 25)
129. How old were you then?	Age <hr/>
130. Did you start drawing Social Security benefits or on employer or union pension at that time? 1 <input type="checkbox"/> Yes, Social Security 3 <input type="checkbox"/> No, was already drawing Social Security or employer or union pension 2 <input type="checkbox"/> Yes, employer or union pension 4 <input type="checkbox"/> No, started drawing benefits or pension later, or not at all	
131. When you stopped working at your last regular job, did you decide to stop or did your employer decide that you should stop? <div style="display: flex; justify-content: space-between;"> <div style="width: 48%;"> 1 <input checked="" type="checkbox"/> Own decision o. Why did you decide to stop working when you did? 1 <input type="checkbox"/> Not well enough to work (acute illness, accident, failing health, old-age) 2 <input type="checkbox"/> Intended to find different kind of work 3 <input type="checkbox"/> Downgraded 4 <input type="checkbox"/> Dissatisfied with work, management, other employees 5 <input type="checkbox"/> Labor dispute; decided to retire 6 <input type="checkbox"/> Needed at home 7 <input type="checkbox"/> Wanted to retire, though well enough to work 8 <input type="checkbox"/> Own business went bad 9 <input type="checkbox"/> Other (Specify) _____ </div> <div style="width: 48%;"> 2 <input type="checkbox"/> Employer's decision b. Why did your employer decide you should stop? 1 <input type="checkbox"/> Reached company's retirement age and was laid off at age _____ 2 <input type="checkbox"/> Employer said health was too poor to do the work 3 <input type="checkbox"/> Laid off -- no reason given 4 <input type="checkbox"/> Job discontinued 5 <input type="checkbox"/> Labor dispute -- employer did not take me back 6 <input type="checkbox"/> Other (Specify) _____ </div> </div>	

Part IV - Continued (SAMPLE PERSON)

132a. For whom did you work on your last regular full time job? (Name of company, business, organization or employer)	Name of company
o <input type="checkbox"/> Same as in 1962 (Skip to Instruction No. 25, Page 18)	
b. What kind of business or industry was this? (For example: TV and radio mfg., retail shoe store, etc.)	Kind of business
c. What kind of work did you do? (For example: civil engineer, stock clerk, etc.)	Kind of work
d. Were you - -	
An employee of private company, business, or individual for wages, salary, or commission? P <input type="checkbox"/>	
A Government employee (Federal, State, County, or local)? G <input type="checkbox"/>	
Self-employed in own business, professional practice, or farm? O <input type="checkbox"/>	
Working without pay in a family business or farm? WP <input type="checkbox"/>	

AFTER COMPLETING QUESTION 132d, GO TO INSTRUCTION NO. 25, PAGE 18.

NOTES

Instruction <input type="checkbox"/> "X" if one person aged unit and skip to Part V, Page 21. No. 25 If this is a two-person aged unit, complete the labor force questions (beginning with Question 133 below) for the WIFE.	
133. Does your wife have a job or business at the present time? 1 <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 2 <input type="checkbox"/> No	
134. Did she work at all last week? 1 <input type="checkbox"/> Yes (Skip to Question 143) 2 <input type="checkbox"/> No <input checked="" type="checkbox"/>	136. Is she looking for work or on lay-off from a job? 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No
135. Why didn't she work last week? 1 <input type="checkbox"/> Illness 2 <input type="checkbox"/> Other (Specify) _____	137. Has she ever had a job or business? 1 <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 2 <input type="checkbox"/> No (Skip to Instruction No. 26, Page 21)
AFTER COMPLETING QUESTION 135, SKIP TO QUESTION 143	
138. Is your wife well enough to work now? 1 <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 2 <input type="checkbox"/> No (Skip to Question 143)	
139. Does she expect to work again this year? 1 <input type="checkbox"/> Yes (Skip to Question 141) 2 <input type="checkbox"/> No <input checked="" type="checkbox"/>	
140. Is she interested in working? 1 <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 2 <input type="checkbox"/> No (Skip to Question 142)	
141a. What type of work would she want to do? Would it be -- 1 <input type="checkbox"/> The same as her last regular job? 2 <input type="checkbox"/> Lighter work? 3 <input type="checkbox"/> Different work? b. Would she want to work -- 1 <input type="checkbox"/> Full time? 2 <input type="checkbox"/> Part time? 3 <input type="checkbox"/> Occasionally?	
AFTER COMPLETING QUESTION 141, SKIP TO QUESTION 143	
142. Why is that? 1 <input type="checkbox"/> Prefer leisure 2 <input type="checkbox"/> Needed at home 3 <input type="checkbox"/> No one would hire older person 4 <input type="checkbox"/> Can't find work 5 <input type="checkbox"/> Other (Specify) _____	
WORK EXPERIENCE IN 1962	
143. How many weeks did your wife work in 1962?	Weeks <input type="checkbox"/> None (Skip to Question 149)
144a. What was her longest job in 1962? (Name of company, business, organization or employer)	Name of company
b. What kind of business or industry was this? (For example: TV and radio mfg., retail shoe store, etc.)	Kind of business
c. What kind of work did she do? (For example: civil engineer, stock clerk, etc.)	Kind of work
d. Is your wife -- An employee of a private company, business, or individual for wages, salary, or commission? P <input type="checkbox"/> A Government employee (Federal, State, County or local)? G <input type="checkbox"/> Self-employed in own business, professional practice, or farm? O <input type="checkbox"/> Working without pay in a family business or farm? WP <input type="checkbox"/>	

Part IV - Continued (WIFE)

145. When your wife worked in 1962, did she usually work full time or part time? 1 <input type="checkbox"/> Full time 2 <input type="checkbox"/> Part time (Skip to Question 149)	
146. Does she expect to stop working entirely this year or to work less than in 1962? 1 <input type="checkbox"/> Yes, stop entirely 2 <input type="checkbox"/> Yes, work less 3 <input type="checkbox"/> No 4 <input type="checkbox"/> Don't know, depends -- On what? <div style="margin-left: 150px;"> } → (Ask Question 147) } → (Skip to Instruction No. 26, Page 21) </div>	
147. Why is that? <hr/>	
148. (If not now receiving Social Security or other pensions, ask:) Will your wife start drawing Social Security benefits or on employer or union pension at that time? 1 <input type="checkbox"/> Yes a. Which will she draw? 1 <input type="checkbox"/> Social Security 2 <input type="checkbox"/> Employer or union pension 2 <input type="checkbox"/> No (Skip to Instruction No. 26, Page 21)	
AFTER COMPLETING QUESTION 148a, SKIP TO INSTRUCTION NO. 26, PAGE 21	
LAST REGULAR FULL TIME EMPLOYMENT (For persons usually employed part time or not at all in 1962)	
149. When did your wife stop working on her last regular full time job? I mean a job that lasted 6 months or more at which she usually worked 35 hours or more a week. (INTERVIEWER: (If 1958-63, continue with 150; all others, skip to Instruction 26, Page 21))	Year <div style="text-align: center; border: 1px solid black; padding: 2px;">19</div> 0 <input type="checkbox"/> Never held a full time job (Skip to Instruction No. 26, Page 21)
150. How old was she then?	Age <div style="border: 1px solid black; height: 20px; width: 100%;"></div>
151. Did she start drawing Social Security benefits or an employer or union pension at that time? 1 <input type="checkbox"/> Yes, Social Security 2 <input type="checkbox"/> Yes, employer or union pension 3 <input type="checkbox"/> No, was already drawing Social Security or employer or union pension 4 <input type="checkbox"/> No, started drawing benefits or pension later, or not at all	
152. When your wife stopped working at her last regular job, did she decide to stop or did her employer decide that she should stop? <div style="display: flex; justify-content: space-between;"> <div style="width: 48%;"> 1 <input type="checkbox"/> Her decision a. Why did she decide to stop working when she did? 1 <input type="checkbox"/> Not well enough to work (acute illness, accident, failing health, old-age) 2 <input type="checkbox"/> Intended to find different kind of work 3 <input type="checkbox"/> Downgraded 4 <input type="checkbox"/> Dissatisfied with work, management, other employees 5 <input type="checkbox"/> Labor dispute; decided to retire 6 <input type="checkbox"/> Needed at home 7 <input type="checkbox"/> Wanted to retire, though well enough to work 8 <input type="checkbox"/> Own business went bad 9 <input type="checkbox"/> Other (Specify) _____ </div> <div style="width: 48%;"> 2 <input type="checkbox"/> Employer's decision b. Why did her employer decide she should stop? 1 <input type="checkbox"/> Reached company's retirement age _____ and was laid off at age _____ 2 <input type="checkbox"/> Employer said health was too poor to do the work 3 <input type="checkbox"/> Laid off -- no reason given 4 <input type="checkbox"/> Job discontinued 5 <input type="checkbox"/> Labor dispute -- employer did not take her back 6 <input type="checkbox"/> Other (Specify) _____ _____ _____ _____ </div> </div>	

Part IV - Continued (WIFE)

153a. For whom did your wife work on her last regular full time job? (Name of company, business, organization or employer) o <input type="checkbox"/> Same as in 1962 (Skip to Instruction No. 26, Page 21)	Name of company
b. What kind of business or industry was this? (For example: TV and radio mfg., retail shoe store, etc.)	Kind of business
c. What kind of work did she do? (For example: civil engineer, stock clerk, etc.)	Kind of work
d. Was your wife - -	
An employee of private company, business, or individual for wages, salary, or commission? P <input type="checkbox"/>	
A Government employee (Federal, State, County, or local)? G <input type="checkbox"/>	
Self-employed in own business, professional practice, or farm? O <input type="checkbox"/>	
Working without pay in a family business or farm? WP <input type="checkbox"/>	
AFTER COMPLETING QUESTION 153d, GO TO INSTRUCTION NO. 26, PAGE 21	
NOTES	

PART V - CHECK FOR WIDOWED PERSONS

Instruction No. 26 Check marital status question on Control Card. Is respondent widowed? 1 <input checked="" type="checkbox"/> Yes 2 <input type="checkbox"/> No (Skip to Part VI, Page 23)	
154. Did your husband (wife) ever serve in the U.S. Armed Forces? 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	
155. When did your husband (wife) pass away? <div style="display: flex; justify-content: space-between;"> <div style="width: 60%;"> During 1962 (Ask Question 156) Prior to 1962 (Skip to Instruction No. 28) </div> <div style="width: 35%;"> Month Year </div> </div>	
156. Did your husband (wife) have health insurance for hospital or doctors' bills? 1 <input checked="" type="checkbox"/> Yes 2 <input type="checkbox"/> No (Skip to Question 158)	
157. What kind of insurance did he (she) have? 1 <input type="checkbox"/> Hospitalization 2 <input type="checkbox"/> Doctor-surgeon 3 <input type="checkbox"/> Both	
158. Did your husband (wife) receive medical care at any time during 1962? 1 <input checked="" type="checkbox"/> Yes 2 <input type="checkbox"/> No (Skip to Question 162) a. Was she (he) in a hospital, nursing home, rest home, or sanitarium any time during 1962? 1 <input type="checkbox"/> Yes (Check back to Question 35, Page 4. Record information on deceased spouse. If any hospital stays listed on Page 4 are for deceased spouse, mark them as such.) 2 <input type="checkbox"/> No	
Instruction No. 27 Refer to Section B, Medical Costs, on AGE-4 1 <input type="checkbox"/> Medical costs entered in either Questions 7, 8b, 9, 10, 11, or 12 (Ask Question 159) 2 <input type="checkbox"/> No medical costs entered (Skip to Question 159a)	
159. Did you include the medical expenses for your husband (wife) when filling out the questionnaire we left you? 1 <input type="checkbox"/> Yes (Ask Question 159a and correct the AGE-4 by DEDUCTING expenses for the deceased) 2 <input type="checkbox"/> No (Go to Question 159a)	
a. About how much were all of his (her) medical expenses in 1962 for hospitals, doctors, medicines, etc., including any amounts already paid (or still to be paid) by you, relatives, or health insurance?	Doctor \$ Hospital \$ Other \$
160. Do you still owe any of this amount? 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	
161. In total, about how much were the expenses in connection with his (her) funeral? - - (Including any amounts paid by Social Security, a lodge, insurance, etc.) \$	
162. Did your wife (husband) carry any life insurance? 1 <input checked="" type="checkbox"/> Yes 2 <input type="checkbox"/> No (Skip to Question 163) a. Did you receive any settlement from this insurance after her (his) death? 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	

163. When your husband (wife) was living, did you have any source of income that you no longer have?

1 ☐ Yes

2 ☐ No (Skip to Question 164)

a. What was that? (Source(s))

164. Do you have any source of income now that you didn't have when your husband (wife) was living?

1 ☐ Yes

2 ☐ No (Skip to Question 165)

a. What is that? (Source(s))

165. Since your husband's (wife's) death, have you moved to another house (apartment) or otherwise changed your living arrangements?

1 ☐ Yes

2 ☐ No (Skip to Question 166)

a. What did you do?

1 ☐ Moved to another HU and live alone

4 ☐ Took in relatives or friends

2 ☐ Moved in with friends or relatives

5 ☐ Other (Specify) _____

3 ☐ Took in non-related roomers or boarders

AFTER COMPLETING QUESTION 165a, SKIP TO INSTRUCTION NO. 28

166. Do you expect to make any such change this year?

1 ☐ Yes

2 ☐ No

NOTES

PART VI - CHECK FOR ABSENT SPOUSE

Instruction No. 28 Check marital status question on Control Card. Is respondent married, spouse absent? ("M" in marital status and no spouse listed on Control Card or spouse listed with "N" in Control Card Question 16).

1 ☐ Yes 72 ☐ No (END INTERVIEW)

167. Is your husband (wife) now in a hospital, nursing home, rest home or sanitarium?

1 ☐ Yes 72 ☐ No (Skip to Instruction No. 29)168. How long has . . . been in this place?
(If less than one year, enter number of months)

Years

Months

Instruction No. 29 Refer to Section B, Medical Costs on AGE-4 and ask 7

169. Did you include any of . . . 's medical expenses for 1962, including the costs of . . . 's stay in this place, when filling out the farm we left you?

1 ☐ Yes (Correct AGE-4 by deducting expenses)2 ☐ No (END INTERVIEW)

NOTES

January 21, 1963

Changes on Follow-up Questionnaire for
Survey of Senior Citizens - Form S-5(AGE-5)

Interviewers: Make the following changes on the AGE-5 before beginning an interview.

Page 6, Instruction No. 12

Change to read - "no amounts in Questions 18b and 21a-d"

Page 6, Question 52

After "Yes" box - delete arrow and add the following:
"(Skip to Question 53b)"

Page 15, Top left marginChange direction to read - "Ask for SAMPLE PERSON only"Page 21, Question 158

After "No" box - instruction should read: "(Skip to Question 161)"

Page 21, Question 158a

After "Yes" box, in instruction, change the two page references
to Page 3.

Budget Bureau No. 72-6205.1; Approval Expires May 31, 1963

CONFIDENTIAL - This inquiry is authorized by Act of Congress (13 U.S.C.). The report you submit to the Census Bureau is confidential and may be seen only by sworn Census employees. It may not be used for purposes of taxation, investigation, or regulation.

FORM CPS-538
(3-1-63)

U.S. DEPARTMENT OF COMMERCE
BUREAU OF THE CENSUS

CURRENT POPULATION SURVEY
NONSTAFF ENUMERATION
MARCH 1963

1. Name and address of special dwelling place		2. Men code		3. Segment No.		4. Control No.		5. Line No.		
Name _____ Street _____ City _____ State _____		6a. How interviewed <input type="checkbox"/> Personal <input type="checkbox"/> Telephone <input type="checkbox"/> N1 (Check reason below) <input type="checkbox"/> NOH <input type="checkbox"/> REF <input type="checkbox"/> Vacant <input type="checkbox"/> TA <input type="checkbox"/> URE <input type="checkbox"/> OT-OC (Specify) <input type="checkbox"/> OT-UN (Specify)								
1a. Type code		1b. Sample Unit No.		6b. How data obtained				7. Date		
				<input type="checkbox"/> Person himself <input type="checkbox"/> Other members of sample unit <input type="checkbox"/> Records or from staff				8. Interviewer code		
AGE (Enter age at last birthday)		RACE (White, Negro or Other)	SEX (Male or Female)	RESIDENCE, MARCH 1, 1962 (All persons)			FOR PERSONS 14 YEARS OLD AND OVER			
				Was . . . living in this house (institution) on March 1, a year ago? <i>(Yes, No, or born after March 1, 1962)</i>	If "No," in 12 Was . . . living in this same county on March 1, a year ago? <i>(Yes or No)</i>	If "No," in 13 What State (or foreign country) was . . . living in on March 1, a year ago?	<i>(Leave blank)</i>	MALES 14 AND OVER Is . . . a World War II veteran? <i>(Yes or No)</i>	MARITAL STATUS <i>(M, W, D, SEP, or NW)</i>	FOR PERSONS EVER MARRIED When did . . . first get married? Month Year
(9)	(10)	(11)		(12)	(13)	(14)		(15)	(16)	(17) (18)
19. INTERVIEWER CHECK ITEM										
In Item 9 is age entry 62 or over?										
<input type="checkbox"/> Yes (Continue with Section A below) <input type="checkbox"/> No (END QUESTIONS)										
Section A										
INTERVIEWER: Obtain the following information from records or staff sources										
1. Ownership of institution						7 Paid by (Mark as many as apply)				
<input type="checkbox"/> Federal <input type="checkbox"/> Other government (State, local) <input type="checkbox"/> Church or other nonprofit <input type="checkbox"/> Proprietary						<input type="checkbox"/> Respondent <input type="checkbox"/> Public assistance <input type="checkbox"/> Spouse <input type="checkbox"/> Social Security <input type="checkbox"/> Children <input type="checkbox"/> Other (Specify) _____				
2. Name of sample person										
Last	First	Initial								
3. Last address						8. Person to be notified in case of emergency				
						<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Other relative <input type="checkbox"/> None <input type="checkbox"/> Other (Specify) _____				
4. Date of birth		Month	Day	Year	Name					
5. Date of admission		Month	Year	Address						
6. Charges for care and maintenance of respondent										
<input type="checkbox"/> No charge (Skip to 8) \$ _____ , per _____						Telephone No.				
Remarks										

Continue with Section B on other side

Section B																																																																															
INTERVIEWER: Ask the following questions of the respondent. If the respondent is unable to provide the information for any reason, try to obtain it from records.																																																																															
This month we are taking a survey among our senior citizens, and I have a few questions I would like to ask you.		5. During 1962, did you receive any income from - (Repeat for each item, a - d)																																																																													
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 80%;"></th> <th style="width: 10%; text-align: center;">Yes</th> <th style="width: 10%; text-align: center;">No</th> </tr> <tr> <td>1. Do you have any insurance that -</td> <td></td> <td></td> </tr> <tr> <td>a. pays all or part of your HOSPITAL bills?</td> <td></td> <td></td> </tr> <tr> <td>b. pays all or part of the SURGEON'S bills?</td> <td></td> <td></td> </tr> <tr> <td>c. pays for any part of OTHER DOCTORS' bills?</td> <td></td> <td></td> </tr> </table> (If "Yes," in a, b, OR c, ask d. If "No," in a - c, skip to 2)			Yes	No	1. Do you have any insurance that -			a. pays all or part of your HOSPITAL bills?			b. pays all or part of the SURGEON'S bills?			c. pays for any part of OTHER DOCTORS' bills?			<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 40%;"></th> <th style="width: 15%; text-align: center;">(1) How many months in 1962 did you get</th> <th style="width: 15%; text-align: center;">(2) How much did you get each month?</th> <th style="width: 30%; text-align: center;">(3) Annual amount</th> </tr> <tr> <td>a. Social Security (old age insurance checks from U.S. Government)?</td> <td></td> <td></td> <td></td> </tr> <tr> <td><input type="checkbox"/> No <input type="checkbox"/> Yes →</td> <td></td> <td>\$</td> <td>\$</td> </tr> <tr> <td>b. (1) Railroad Retirement?</td> <td></td> <td></td> <td></td> </tr> <tr> <td><input type="checkbox"/> No <input type="checkbox"/> Yes →</td> <td></td> <td>\$</td> <td>\$</td> </tr> <tr> <td>(2) Other retirement programs for government employees or military personnel?</td> <td></td> <td></td> <td></td> </tr> <tr> <td><input type="checkbox"/> No <input type="checkbox"/> Yes →</td> <td></td> <td>\$</td> <td>\$</td> </tr> <tr> <td>c. Old-age assistance or other public assistance, relief, or welfare from State or local government?</td> <td></td> <td></td> <td></td> </tr> <tr> <td><input type="checkbox"/> No <input type="checkbox"/> Yes →</td> <td></td> <td>\$</td> <td>\$</td> </tr> <tr> <td>d. Veteran's pensions or compensation?</td> <td></td> <td></td> <td></td> </tr> <tr> <td><input type="checkbox"/> No <input type="checkbox"/> Yes →</td> <td></td> <td>\$</td> <td>\$</td> </tr> <tr> <td>e. Any other income, such as earnings from work, interest from savings, pension, etc.</td> <td></td> <td></td> <td></td> </tr> <tr> <td><input type="checkbox"/> No <input type="checkbox"/> Yes (Specify) →</td> <td></td> <td>\$</td> <td>\$</td> </tr> <tr> <td></td> <td></td> <td>\$</td> <td>\$</td> </tr> <tr> <td></td> <td></td> <td>\$</td> <td>\$</td> </tr> </table>				(1) How many months in 1962 did you get	(2) How much did you get each month?	(3) Annual amount	a. Social Security (old age insurance checks from U.S. Government)?				<input type="checkbox"/> No <input type="checkbox"/> Yes →		\$	\$	b. (1) Railroad Retirement?				<input type="checkbox"/> No <input type="checkbox"/> Yes →		\$	\$	(2) Other retirement programs for government employees or military personnel?				<input type="checkbox"/> No <input type="checkbox"/> Yes →		\$	\$	c. Old-age assistance or other public assistance, relief, or welfare from State or local government?				<input type="checkbox"/> No <input type="checkbox"/> Yes →		\$	\$	d. Veteran's pensions or compensation?				<input type="checkbox"/> No <input type="checkbox"/> Yes →		\$	\$	e. Any other income, such as earnings from work, interest from savings, pension, etc.				<input type="checkbox"/> No <input type="checkbox"/> Yes (Specify) →		\$	\$			\$	\$			\$	\$
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2. Other than the care provided by this institution, did you have any medical care or expenses during 1962 for which you, your health insurance, your relatives, or your friends paid or expected to pay? For example, were these bills for such things as -		(If "Yes," in 5a or Railroad Retirement in 5b, ask:)																																																																													
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 30%;"></th> <th style="width: 10%; text-align: center;">No</th> <th style="width: 10%; text-align: center;">Yes</th> <th style="width: 50%; text-align: center;">How much?</th> </tr> <tr> <td>a. Doctors' and surgeon's care?</td> <td></td> <td></td> <td>\$</td> </tr> <tr> <td>b. Hospital care?</td> <td></td> <td></td> <td>\$</td> </tr> <tr> <td>c. Medicines?</td> <td></td> <td></td> <td>\$</td> </tr> <tr> <td>d. Any other medical services?</td> <td></td> <td></td> <td>\$</td> </tr> </table> (If "No," in a through d, skip to 3)			No	Yes	How much?	a. Doctors' and surgeon's care?			\$	b. Hospital care?			\$	c. Medicines?			\$	d. Any other medical services?			\$	f. Are you getting these checks for (name type of retirement) because you worked and paid Social Security (Railroad Retirement) or because someone else (such as your husband) worked under this program?																																																									
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e. In 1962, then, your bills for medical care came to about \$ (sum of 2a - d). Of this amount, how much did you, yourself, pay?\$		<input type="checkbox"/> Self <input type="checkbox"/> Someone else																																																																													
f. Did anyone else, including insurance, pay any of your medical bills?		What is his name?																																																																													
<input type="checkbox"/> Yes - Who? → <input type="checkbox"/> No		Last First Initial																																																																													
3. Did you receive any medical care in 1962 - doctor's, hospital care, medicines, etc. - which was paid for by a public or a private agency for which there was no bill?		60. Before you came here, were you living alone or with your husband (wife), your children, friends, or with whom? (Mark as many as apply)																																																																													
<input type="checkbox"/> Yes - Who? → <input type="checkbox"/> No		<input type="checkbox"/> Alone <input type="checkbox"/> With husband (wife) <input type="checkbox"/> With children <input type="checkbox"/> Other (Specify) _____																																																																													
40. (Aside from this institution) at any time during 1962, were you in a hospital, nursing home, rest home, or sanatorium overnight or longer?		6b. How many living children do you have?																																																																													
<input type="checkbox"/> Yes <input type="checkbox"/> No (Skip to 5)		Number _____ <input type="checkbox"/> None																																																																													
b. How many times? _____		7. What is your Social Security or Railroad Retirement number?																																																																													
c. (For each stay, ask:)		Number _____ <input type="checkbox"/> None																																																																													
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8. What was your maiden name?		Last First Initial																																																																													



GLOSSARY



GLOSSARY

- Actuarial reduction.**—Reduction of monthly benefits payable to old-age, aged wife, and husband beneficiaries who become entitled to benefits at ages 62 to 64. The reduction is applicable for the entire period of entitlement. Benefits payable to these persons are actuarially reduced for each month before attainment of age 65 for which a benefit is claimed (1) for the old-age (retired worker) beneficiary, by 5/9 of 1 percent and (2) for a wife beneficiary without a child beneficiary in her care and for a husband beneficiary, by 25/36 of 1 percent.
- Age of unit.**—Age on the last birthday before January 1963. Age of married couples as a unit was determined by age of husband unless he was under 62 years of age.
- Assets.**—Financial assets, equity in business, farm and real estate investments, and equity in a home. Excludes cash value of life insurance, equities in annuities, retirement plans, and value of automobiles and personal effects.
- Financial.**—Liquid assets, marketable securities, and the value of collectible loans to others.
- Liquid.**—Deposits in banks and savings accounts and U.S. savings bonds.
- Beneficiary.**—A person who, whether or not he is actually receiving benefit payments, has been awarded monthly OASDHI benefits on the basis of his own or another's earnings record.
- Full-year.**—Beneficiary who received his first benefit in January 1962 or earlier, i.e., had been entitled to benefits for a full year at the end of the survey year.
- Parent.**—For this report the term "parent beneficiary" refers to people entitled to parent's benefits, *q.v.*, and also, in the popular sense, to those entitled to old-age and survivor's benefits who had entitled children in their care.
- Part-year.**—Beneficiary who received his first benefit in February 1962 or later and therefore had been entitled to benefits for less than a year at the end of the survey year.
- Benefit, OASDHI** (*see also Retirement benefits*).—For this report, the current terminology, "OASDHI (old age, survivors, disability, and health insurance)", was adopted, although the health insurance provisions were not enacted until 1965. Benefits are payable on the account of persons who have done sufficient work covered by the OASDHI program to be insured.
- Family.**—The sum of the individual monthly benefits payable to all the beneficiaries entitled on the basis of a single earnings record.
- Husband's.**—A monthly benefit payable to the dependent husband, aged 62 or over, of an insured retired or disabled worker.
- Lump-sum.**—A lump sum payable on the death of an insured worker to his surviving spouse or to the persons paying his burial expenses.
- Old-age (retired-worker).**—A monthly benefit payable to an insured retired worker at age 62 or over.
- Parent's.**—A monthly benefit payable to a dependent parent, aged 62 or over, of an insured deceased worker.
- Survivor's.**—A monthly benefit payable to a survivor of an insured deceased worker.
- Widow's.**—A monthly benefit payable to the widow (aged 62 or over) of an insured worker.
- Widower's.**—A monthly benefit payable to a dependent widower (aged 62 or over) of an insured worker.

- Wife's.**—A monthly benefit payable to the wife of a retired or disabled worker under either of the following conditions in 1962: (1) Wife is aged 62 or over, excluding wives aged 62 to 64 with entitled children in their care; (2) wife is under age 65 with entitled children in her care.
- Benefits, veterans'.**—Veterans' pensions and compensation.
- Business investment.**—The market value of a business less debts or liabilities of business.
- Covered employment.**—All employment covered by law under old-age, survivors, disability, and health insurance. Almost every kind of employment providing wages or salaries or earnings from self-employment was covered under the program by 1962.
- Debt, personal.**—Amount owed to stores, doctors, banks or other lending institutions, and individuals. Excludes bills for current expenses and mortgage or home-improvement loans.
- Earnings.**—Wages and salaries; also self-employment income, including income from roomers and boarders.
- Earnings test.**—Same as Retirement test, *q.v.*
- Employed units.**—Those with a job or business. For married couples, the unit was classified as employed if either one or both members were working.
- Equity in nonfarm home.**—Same as Home equity, *q.v.*
- Farm investment.**—Market value of farm less debts on it.
- Food expenses.**—Amounts spent for food to be served at home or carried from home for lunches; also amounts spent for meals or snacks in cafeterias or restaurants, etc. Excludes amounts for cigarettes, cleaning supplies, paper products, and other nonfood items usually bought in grocery stores.
- Health insurance.**—Any plan specifically designed to pay all or part of the hospital or medical expenses of the insured individual. Includes the following kinds of coverage: health, hospital, surgical, doctors other than surgeons, and major medical. Excludes plans limited to "dread diseases" only, such as polio or cancer; insurance covering bills for accidents only; insurance that pays only on the basis of the number of days that a person is sick; and care given to dependents of military personnel, public welfare care, care to children under the Crippled Children's program, or other public programs.
- Home equity.**—Market value of owned home less the unpaid mortgage, less other debts on the property. Refers to nonfarm homes except for a few farm homes whose value was reported separately from the value of the farm; excludes a few nonfarm homes whose value was included with other real estate or business.
- Homeowner.**—Unit who owns or is purchasing his place of abode.
- Hospital:**
- Long-stay.**—Psychiatric, tuberculosis, chronic disease, and other long-stay hospitals and nursing homes. Excludes homes for the aged not providing nursing care.
- Short-stay.**—General or short-stay special hospital (orthopedic, osteopathic, contagious disease, and eye, ear, nose, and throat).
- Stay.**—A stay as a patient in a hospital overnight or longer. Excludes stays of patients who died during the survey year; excludes clinic and outpatient visits.
- Housing costs.**—Payments on mortgage, real estate taxes, insurance, amounts for home repairs, and plumbing, and bills for such items as electricity, gas, water, and trash removal.
- Income.**—Current money income unless otherwise specified from the following sources: Earnings, *q.v.*; public and private retirement benefits; veterans' benefits (pensions and compensation); interest, dividends, and rents;

private individual annuities; unemployment insurance; public and private assistance; contributions by relatives. Excludes capital gains and other money receipts, *q.v.*, lump-sum inheritances and large cash gifts, as well as lump-sum payments from life insurance, tax refunds, awards for injury or damage, and proceeds from the sale of a car or other large item. Also excludes vendor payments for medical care.

Group.—One of the groups of survey units aged 65 and over as determined by their position on an income continuum—high third, middle third, or low third—separately for each type of unit. The terciles for married couples were \$3,832 and \$2,202; for nonmarried men, \$1,848 and \$1,023; for nonmarried women, \$1,372 and \$785.

Retirement.—Income from reasonably permanent sources: OASDHI benefits, railroad and government employees' retirement benefits, private pensions, private annuities, interest, dividends, and rents, and veterans' benefits. Excludes earnings, unemployment insurance, assistance, and personal contributions.

Self-employment.—Income from own business or profession, income from operating farm, and income from roomers and boarders.

Third.—Same as Income group, *q.v.*

Institutional population.—The aged people living in domiciliary homes, nursing homes, and long-stay hospitals.

Interest, dividends, rents.—Rental from an apartment or other real estate; interest or dividends on savings, stocks, or bonds.

Interview unit.—Same as Survey unit, *q.v.*

Medical care without charge.—Hospital or physician care to aged units provided through government sources or private voluntary agencies, or supplied by a doctor or hospital with no bill rendered.

Medical-care costs incurred.—Charges for: care in short-stay and long-stay medical institutions, services of physicians and dentists, medicines and drugs, and other services and supplies. Includes costs met by health insurance; excludes health insurance premiums and all costs of persons who received any care without charge.

Net worth.—The value of equity in all assets, *q.v.*, owned by the unit less personal debt.

Nonfarm home.—See Home equity.

Nonmarried.—Divorced, separated, widowed, or never married.

Old-age, survivors, disability, and health insurance.—Federal program under which benefits are payable to old-age (retired worker) beneficiaries and their dependents and to survivors of deceased workers. See also Benefit (OASDHI).

Other money receipts.—Lump-sum payments from life insurance, large cash gift, proceeds from sale of a car or other large item, tax refunds, back pay, and awards for personal injury or damage.

Out-of-pocket expenses.—Direct payment for medical services and supplies and outlays for health insurance premiums. Excludes amounts paid by relatives and care provided by public or private agencies.

Physician visits.—Contact or consultation with a doctor either at home or in a doctor's office or an outpatient clinic. Excludes visits to patients in hospitals; excludes telephone consultations. Data obtained from household population only.

Potential income.—Actual income less income from assets plus the portion of asset holdings that would be available for spending annually if all assets were prorated over the average remaining years of life of the unit, with a 4-percent annual return.

Primary insurance amount (PIA).—The amount, related to the worker's average monthly wage, that would be payable to a retired worker. It is also the amount used as a base for computing all benefits payable on the basis of an individual's earnings record.

Public income-maintenance programs.—Public retirement benefits (*see* Retirement benefits), veterans' pensions and compensation, public assistance, unemployment insurance benefits, and workmen's compensation benefits.

Retirement benefits:

Private.—Private company employee pensions and union pensions.

Public.—OASDHI; railroad retirement benefits; Federal, State, and local government employee pensions; and military personnel pensions.

Retirement test.—An examination of earnings to determine eligibility for benefits. In 1962, benefits paid to persons under age 72 were reduced by \$1 for each \$2 earned between \$1,200 and \$1,700, and by \$1 for each \$1 earned in excess of \$1,700, except that no benefit was withheld for any month in which the person earned less than \$100 or had no substantial self-employment.

Survey:

Unit.—A married couple living together, either member of which was aged 62 or older at the time of the survey, or a nonmarried person (separated, divorced, widowed, or never married) who was aged 62 or over.

Week.—A week in January or February 1963.

Unit.—Same as Survey unit, *q.v.*

Work:

Experience.—The amount of full-time or part-time work in the year or period specified.

Full-time.—35 or more hours a week, regardless of number of weeks.

Full-time, year-round.—35 or more hours a week for 50-52 weeks in a year.

Part-time.—Less than 35 hours a week, regardless of number of weeks worked.

Regular, full-time.—35 or more hours a week for 6 months or more within a year.

Year-round.—50-52 weeks of work in a year.

TABLES



TABLES

CHAPTER 2: *General characteristics of the aged population*

- 2.1.—Demographic and social characteristics of persons aged 62 and over, by age, 1963 Survey
- 2.2.—Demographic and social characteristics of persons aged 25 and over, by age, 1960 Census, and of persons aged 65 and over, 1963 Survey
- 2.3.—Demographic and social characteristics of persons aged 65 and over, by beneficiary status and sex, 1963 Survey
- 2.4.—Percentage distribution of persons aged 62 and over by demographic and social characteristics, by beneficiary status, sex, and age, 1963 Survey
- 2.5.—Married couples aged 62 and over, by beneficiary status and age of husband and of wife, 1963 Survey
- 2.6.—Percentage distribution of husbands of specified ages by age of wife, by beneficiary status of unit, 1963 Survey
- 2.7.—Percentage distribution of units aged 65 and over by demographic and social characteristics, by beneficiary status, 1963 Survey
- 2.8.—Percentage distribution of units aged 62 and over by demographic and social characteristics, by beneficiary status and age, 1963 Survey
- 2.9.—Percentage distribution of units aged 65 and over by demographic and social characteristics, by beneficiary status and region, 1963 Survey

CHAPTER 3: *Income and other money receipts*

- 3.1.—Source of income for units aged 65 and over—Percent with income, by source and beneficiary status, 1962
- 3.2.—Median income for units aged 65 and over—Median income, by source and beneficiary status, 1962
- 3.3.—Size of income for units aged 65 and over—Percentage distribution of units by income, by beneficiary status, 1962
- 3.4.—Size of income for units aged 65 and over—Percentage distribution of units by income, by beneficiary status and work experience, 1962
- 3.5.—Size of income for units aged 65 and over—Percentage distribution of units by income, by beneficiary status and receipt of private pension or public assistance, 1962
- 3.6.—Shares of income for units aged 65 and over—Percentage distribution of income by source, by beneficiary status, 1962
- 3.7.—Percent of income by source for units aged 65 and over—Percentage distribution of units by proportion of income from source, by beneficiary status, 1962
- 3.8.—Source of income for units aged 65 and over—Percent with income, by beneficiary status, source, and income group, 1962
- 3.9.—Shares of income for units aged 65 and over—Percentage distribution of income by source, by beneficiary status and income group, 1962
- 3.10.—Percent of income by source for units aged 65 and over—Percentage distribution of units by proportion of income from source, by beneficiary status and income group, 1962
- 3.11.—Other money receipts for units aged 65 and over—Percent with receipts, by income group and beneficiary status, 1962
- 3.12.—Size of income without OASDHI benefits for beneficiary units aged 65 and over—Percentage distribution of units by income, 1962
- 3.13.—Size of retirement income for beneficiary units aged 65 and over—Percentage distribution of units by income, 1962

- 3.14.—Size of retirement income without OASDHI benefits for beneficiary units aged 65 and over—Percentage distribution of units by income, 1962
- 3.15.—Monthly family OASDHI benefit amount for beneficiary units aged 65 and over—Percentage distribution of units by benefit amount, 1962
- 3.16.—Median total and retirement income of beneficiary units aged 65 and over—Income with and without OASDHI benefits, by type of beneficiary, 1962
- 3.17.—Source of income for units aged 62 and over—Percent with income, by source, age, and beneficiary status, 1962
- 3.18.—Median income by source for units aged 62 and over—Median income, by source, age, and beneficiary status, 1962
- 3.19.—Size of income for units aged 62 and over—Percentage distribution of units by income, by age and beneficiary status, 1962
- 3.20.—Shares of income for units aged 62 and over—Percentage distribution of income by source, by age and beneficiary status, 1962
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TABLE 2.1.—Demographic and social characteristics of persons aged 62 and over, by age, 1963 Survey

Characteristic	Aged 62 and over		Aged 65 and over	
	Number (thousands)	Percent	Number (thousands)	Percent
Total persons.....	21,759	100	17,470	100
<i>Sex</i>				
Male.....	9,792	45	7,763	44
Female.....	11,967	55	9,706	56
<i>Age</i>				
62-64 years.....	4,290	20	-----	-----
65-72 years.....	9,487	44	9,487	54
73 years and over.....	7,983	37	7,983	46
Median age (years).....	71	-----	72	-----
<i>Color</i>				
White.....	19,942	92	16,093	92
Nonwhite.....	1,817	8	1,377	8
<i>Marital status</i>				
Married, spouse present.....	11,841	54	8,739	50
Widowed.....	7,632	35	6,877	39
Divorced or separated.....	606	3	477	3
Married, spouse absent.....	154	1	108	1
Never married.....	1,526	7	1,268	7
<i>Labor-force status</i>				
Employed.....	4,709	22	2,766	16
Not employed ¹	17,051	78	14,704	84
<i>Beneficiary status</i>				
Beneficiaries.....	13,852	64	12,205	70
Nonbeneficiaries.....	7,906	36	5,264	30
<i>Years of school completed</i>				
8 years or less.....	12,395	57	10,171	58
9-12 years.....	5,221	24	3,936	23
13 years or more.....	2,306	11	1,748	10
Not reported.....	1,837	8	1,615	9

¹ Includes persons not reporting on labor-force status.

TABLE 2.2.—Demographic and social characteristics of persons aged 25 and over, by age, 1960 Census, and of persons aged 65 and over, 1963 Survey

Characteristic	1960 Census						1963 Survey	
	Aged 25-44		Aged 45-64		Aged 65 and over		Aged 65 and over	
	Number (thou- sands)	Per- cent	Number (thou- sands)	Per- cent	Number (thou- sands)	Per- cent	Number (thou- sands)	Per- cent
Total persons.....	46,898	100	36,333	100	16,207	100	17,470	100
<i>Sex</i>								
Male.....	22,913	49	17,709	49	7,309	45	7,763	44
Female.....	23,985	51	18,624	51	8,898	55	9,706	56
<i>Color</i>								
White.....	41,725	89	32,897	91	14,959	92	16,093	92
Nonwhite.....	5,173	11	3,436	9	1,248	8	1,377	8
<i>Marital status</i>								
Married, spouse present.....	38,432	82	27,603	76	7,984	49	8,739	50
Widowed.....	588	1	3,303	9	6,032	37	6,877	39
Divorced or separated.....	2,374	5	2,002	6	549	3	477	3
Married, spouse absent.....	993	2	685	2	325	2	108	1
Never married.....	4,509	10	2,741	8	1,318	8	1,268	7
<i>Labor-force status</i> ¹								
Employed.....	29,123	63	22,416	62	2,985	18	2,766	17
Unemployed.....	1,347	3	1,026	3	162	1	376	2
Not in labor force.....	15,686	34	12,826	35	13,058	81	13,356	81

¹ Base excludes Armed Forces and persons not reporting on labor-force status.

TABLE 2.3.—Demographic and social characteristics of persons aged 65 and over, by beneficiary status and sex, 1963 Survey

Beneficiary status and characteristic	Total		Men		Women	
	Number (thou-sands)	Per-cent	Number (thou-sands)	Per-cent	Number (thou-sands)	Per-cent
TOTAL						
Total persons.....	17,470	100	7,763	100	9,706	100
<i>Age</i>						
65-72 years.....	9,487	54	4,342	56	5,145	53
73 years and over.....	7,983	46	3,421	44	4,561	47
Median age (years).....	72.4		72.2		72.5	
<i>Color</i>						
White.....	16,093	92	7,077	91	9,015	93
Nonwhite.....	1,377	8	686	9	691	7
<i>Marital status</i>						
Married, spouse present.....	8,739	50	5,361	69	3,378	35
Widowed.....	6,877	39	1,547	20	5,330	55
Divorced or separated.....	477	3	268	3	209	2
Married, spouse absent.....	108	1	57	1	51	1
Never married.....	1,268	7	530	7	738	8
<i>Labor-force status</i>						
Employed.....	2,766	16	1,875	24	891	9
Not employed ¹	14,704	84	5,888	76	8,816	91
<i>Beneficiary status</i>						
Beneficiaries.....	12,205	70	5,716	74	6,489	67
Nonbeneficiaries.....	5,264	30	2,047	26	3,217	33
<i>Years of school completed</i>						
8 years or less.....	10,171	58	4,831	62	5,340	55
9-12 years.....	3,936	23	1,557	20	2,379	25
13 years or more.....	1,748	10	758	10	990	10
Not reported.....	1,615	9	618	8	997	10
BENEFICIARIES						
Total persons.....	12,205	100	5,716	100	6,489	100
<i>Age</i>						
65-72 years.....	6,952	57	3,101	54	3,851	59
73 years and over.....	5,252	43	2,615	46	2,637	41
Median age (years).....	72.0		72.4		71.7	
<i>Color</i>						
White.....	11,403	93	5,296	93	6,107	94
Nonwhite.....	800	7	419	7	381	6
<i>Marital status</i>						
Married, spouse present.....	6,820	56	4,117	72	2,703	42
Widowed.....	4,325	35	1,095	19	3,230	50
Divorced or separated.....	297	2	168	3	129	2
Married, spouse absent.....	49	(²)	33	1	16	(²)
Never married.....	712	6	302	5	410	6
<i>Labor-force status</i>						
Employed.....	1,781	15	1,156	20	625	10
Not employed ¹	10,424	85	4,560	80	5,864	90
<i>Years of school completed</i>						
8 years or less.....	7,346	60	3,687	65	3,659	56
9-12 years.....	2,801	23	1,153	20	1,648	25
13 years or more.....	1,235	10	524	9	711	11
Not reported.....	822	7	351	6	471	7

See footnotes at end of table.

TABLE 2.3.—Demographic and social characteristics of persons aged 65 and over, by beneficiary status and sex, 1963 Survey—Continued

Beneficiary status and characteristic	Total		Men		Women	
	Number (thou- sands)	Per- cent	Number (thou- sands)	Per- cent	Number (thou- sands)	Per- cent
NONBENEFICIARIES						
Total persons.....	5,264	100	2,047	100	3,217	100
<i>Age</i>						
65-72 years.....	2,535	48	1,241	61	1,294	40
73 years and over.....	2,729	52	806	39	1,923	60
Median age (years).....	(³)	-----	71.6	-----	(³)	-----
<i>Color</i>						
White.....	4,687	89	1,780	87	2,907	90
Nonwhite.....	577	11	267	13	310	10
<i>Marital status</i>						
Married, spouse present.....	1,918	36	1,244	61	674	21
Widowed.....	2,552	48	452	22	2,100	65
Divorced or separated.....	179	3	99	5	80	2
Married, spouse absent.....	59	1	24	1	35	1
Never married.....	556	11	228	11	328	10
<i>Labor-force status</i>						
Employed.....	985	19	791	35	266	8
Not employed ¹	4,279	81	1,328	65	2,951	92
<i>Years of school completed</i>						
8 years or less.....	2,825	54	1,144	56	1,681	52
9-12 years.....	1,035	22	404	20	731	23
13 years or more.....	513	10	233	11	280	9
Not reported.....	794	15	267	13	527	16

¹ Includes persons not reporting on labor-force status.² Not shown where 0.5 percent or less.³ More than 73 years.

TABLE 2.4.—Percentage distribution of persons aged 62 and over by demographic and social characteristics, by beneficiary status, sex, and age, 1963 Survey

Beneficiary status and characteristic	Total			Men			Women		
	Aged 62-64	Aged 65-72	Aged 73 and over	Aged 62-64	Aged 65-72	Aged 73 and over	Aged 62-64	Aged 65-72	Aged 73 and over
TOTAL									
Number (thousands)-----	4,290	9,487	7,983	2,029	4,341	3,421	2,261	5,146	4,562
Total percent-----	100	100	100	100	100	100	100	100	100
<i>Color</i>									
White-----	90	91	93	88	91	91	91	92	94
Nonwhite-----	10	9	7	12	9	9	9	8	6
<i>Marital status</i>									
Married, spouse present-----	72	59	39	81	75	61	64	46	23
Widowed-----	18	30	50	7	13	28	27	44	67
Divorced or separated-----	3	3	2	4	4	3	2	3	2
Married, spouse absent-----	1	1	1	2	1	1	1	1	1
Never married-----	6	7	8	6	7	7	6	7	8
<i>Labor-force status</i>									
Employed-----	45	21	9	67	31	15	26	13	5
Not employed ¹ -----	55	79	91	33	69	85	74	87	95
<i>Beneficiary status</i>									
Beneficiaries-----	38	73	66	24	71	76	51	75	58
Nonbeneficiaries-----	62	27	34	76	29	24	49	25	42
<i>Years of school completed</i>									
8 years or less-----	52	59	58	52	62	63	52	56	54
9-12 years-----	30	25	20	28	22	17	32	27	22
13 years or more-----	13	11	9	14	10	9	13	11	9
Not reported-----	5	6	13	6	6	10	4	6	15
BENEFICIARIES									
Number (thousands)-----	1,646	6,952	5,252	483	3,101	2,615	1,163	3,851	2,637
Total percent-----	100	100	100	100	100	100	100	100	100
<i>Color</i>									
White-----	90	93	94	85	92	93	92	93	96
Nonwhite-----	10	7	6	15	8	7	8	7	4
<i>Marital status</i>									
Married, spouse present-----	68	61	49	75	77	67	66	49	31
Widowed-----	25	30	43	10	14	26	31	43	60
Divorced or separated-----	3	3	2	7	3	2	2	2	2
Married, spouse absent-----	1	(²)	(²)	2	(²)	1	(²)	(²)	(²)
Never married-----	2	6	6	6	6	5	1	6	7
<i>Labor-force status</i>									
Employed-----	18	16	12	24	22	18	16	12	6
Not employed ¹ -----	82	84	88	76	78	82	84	88	94
<i>Years of school completed</i>									
8 years or less-----	59	61	59	65	65	64	57	58	55
9-12 years-----	30	24	21	24	22	19	32	27	23
13 years or more-----	7	10	11	6	8	10	8	11	11
Not reported-----	4	5	9	6	5	7	3	5	11

See footnotes at end of table.

TABLE 2.4.—Percentage distribution of persons aged 62 and over by demographic and social characteristics, by beneficiary status, sex, and age, 1963 Survey—Continued

Beneficiary status and characteristic	Total			Men			Women		
	Aged 62-64	Aged 65-72	Aged 73 and over	Aged 62-64	Aged 65-72	Aged 73 and over	Aged 62-64	Aged 65-72	Aged 73 and over
NONBENEFICIARIES									
Number (thousands)-----	2,642	2,535	2,729	1,545	1,241	806	1,097	1,294	1,923
Total percent-----	100	100	100	100	100	100	100	100	100
<i>Color</i>									
White-----	89	87	91	89	88	86	90	87	93
Nonwhite-----	11	13	9	11	12	14	10	13	7
<i>Marital status</i>									
Married, spouse present-----	75	53	21	83	72	44	63	36	11
Widowed-----	13	31	65	6	13	36	23	48	77
Divorced or separated-----	3	5	2	3	5	4	3	4	1
Married, spouse absent-----	1	1	1	1	1	1	1	1	1
Never married-----	8	10	11	6	9	14	11	11	10
<i>Labor-force status</i>									
Employed-----	62	36	3	80	55	5	37	17	2
Not employed ¹ -----	38	64	97	20	45	95	63	83	98
<i>Years of school completed</i>									
8 years or less-----	47	53	54	48	53	60	46	52	52
9-12 years-----	30	25	18	29	24	13	31	26	21
13 years or more-----	17	13	6	16	15	7	18	12	6
Not reported-----	6	9	21	7	8	20	5	10	21

¹ Includes persons not reporting on labor-force status.² Not shown where 0.5 percent or less.

TABLE 2.5.—Married couples aged 62 and over, by beneficiary status and age of husband and of wife, 1963 Survey

[In thousands]

Beneficiary status and age of husband	Total	Age of wife				
		Less than 62	62-64	65 and over		
				Total	65-72	73 and over
<i>Total</i>						
Total.....	7,227	2,398	1,452	3,378	2,348	1,030
Less than 62.....	216		132	84	79	5
62-64.....	1,650	1,117	394	140	138	2
65 and over.....	5,361	1,281	926	3,154	2,131	1,023
65-72.....	3,265	1,057	742	1,467	1,354	114
73 and over.....	2,095	224	184	1,686	779	912
<i>Beneficiaries</i>						
Total.....	4,789	1,140	897	2,753	1,924	830
Less than 62.....	88		44	44	40	4
62-64.....	420	227	119	75	73	2
65 and over.....	4,281	913	734	2,634	1,811	824
65-72.....	2,499	734	558	1,207	1,105	101
73 and over.....	1,782	178	176	1,428	705	721
<i>Nonbeneficiaries</i>						
Total.....	2,439	1,258	555	625	425	201
Less than 62.....	128		88	40	39	2
62-64.....	1,231	890	275	65	65	
65 and over.....	1,080	368	192	520	321	199
65-72.....	766	327	182	260	249	12
73 and over.....	315	46	10	260	73	187

TABLE 2.6.—Percentage distribution of husbands of specified ages by age of wife, by beneficiary status of unit, 1963 Survey

Age of husband	Total				Beneficiaries				Nonbeneficiaries			
	Total	Age of wife			Total	Age of wife			Total	Age of wife		
		Under 62	62-64	65 and over		Under 62	62-64	65 and over		Under 62	62-64	65 and over
Under 65.....	100	60	28	12	100	45	32	23	100	65	27	8
Under 62.....	100		61	39	100		50	50	100		69	31
62-64.....	100	68	24	8	100	54	28	18	100	72	22	5
65 and over.....	100	24	17	59	100	21	17	62	100	34	18	48
65-69.....	100	38	26	37	100	35	26	39	100	44	26	29
70-72.....	100	21	17	62	100	19	17	64	100	33	15	51
73 and 74.....	100	15	18	67	100	15	20	65	100	16	8	77
75-79.....	100	10	6	84	100	9	6	85	100	19	2	79
80-84.....	100	5	3	91	100	4	3	93	100	9	3	88
85 and over.....	100	9	3	89	100	8	4	88	100	11		89

TABLE 2.7.—Percentage distribution of units aged 65 and over by demographic and social characteristics, by beneficiary status, 1963 Survey

Characteristic ¹	Married couples			Nonmarried men			Nonmarried women		
	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries
Number (thousands) -----	5,445	4,325	1,120	2,402	1,599	803	6,329	3,786	2,543
Total percent -----	100	100	100	100	100	100	100	100	100
<i>Age</i>									
65-69 years -----	42	38	57	28	27	31	28	33	20
70-72 years -----	20	21	15	16	18	13	16	19	13
73 and 74 years -----	12	13	7	10	12	6	11	14	8
75-79 years -----	18	20	10	20	21	18	21	21	20
80-84 years -----	6	6	6	15	15	16	15	10	22
85 years and over -----	3	2	5	11	7	17	9	4	17
Median age (years) -----	71.3	71.8	69.4	74.1	73.8	75.1	74.0	72.7	77.3
<i>Color</i>									
White -----	92	93	89	89	91	84	92	94	90
Nonwhite -----	8	7	11	11	9	16	8	6	10
<i>Region</i>									
Northeast -----	25	24	28	27	30	19	29	32	25
North Central -----	29	30	23	33	32	34	30	31	28
South -----	31	30	36	27	22	35	28	24	34
West -----	15	15	14	14	14	12	13	14	13
<i>Residence</i>									
Urban -----	65	66	64	65	69	57	74	78	68
Central city -----	32	33	31	36	40	29	36	39	32
Urban fringe -----	17	17	16	15	16	13	20	21	18
Other urban -----	16	16	17	14	13	15	18	18	18
Rural nonfarm -----	25	25	26	29	26	34	21	18	26
Rural farm -----	10	10	10	7	6	8	5	4	6
<i>Years of school completed</i>									
Less than 8 years -----	36	37	33	39	39	38	29	27	32
8 years -----	26	27	22	22	23	19	23	27	18
9-12 years -----	22	22	24	15	17	11	24	25	22
13 years or more -----	11	10	15	7	7	7	10	11	8
Not reported -----	4	3	5	18	14	26	14	10	20

¹ Characteristic of head of unit.

TABLE 2.8.—Percentage distribution of units aged 62 and over by demographic and social characteristics, by beneficiary status and age, 1963 Survey

Characteristic ¹	Total			Beneficiaries			Nonbeneficiaries		
	Aged 62-64	Aged 65-72	Aged 73 and over	Aged 62-64	Aged 65-72	Aged 73 and over	Aged 62-64	Aged 65-72	Aged 73 and over
MARRIED COUPLES									
Number (thousands)	1,782	3,344	2,101	464	2,540	1,785	1,319	804	316
Total percent	100	100	100	100	100	100	100	100	100
<i>Color</i>									
White	90	92	93	87	93	93	92	89	87
Nonwhite	10	8	7	13	7	7	8	11	13
<i>Region</i>									
Northeast	26	26	24	16	24	25	29	32	19
North Central	33	28	30	32	29	32	34	24	21
South	29	32	30	39	32	27	25	33	43
West	13	14	16	14	15	16	12	12	17
<i>Residence</i>									
Urban	67	65	66	57	64	68	71	69	52
Central city	39	33	31	24	32	33	31	35	21
Urban fringe	20	17	18	17	16	18	22	17	14
Other urban	17	16	17	16	15	17	18	17	17
Rural nonfarm	22	25	25	31	26	23	19	22	37
Rural farm	11	10	9	13	10	9	10	9	11
NONMARRIED MEN									
Number (thousands)	378	1,077	1,325	123	724	875	256	353	450
Total percent	100	100	100	100	100	100	100	100	100
<i>Color</i>									
White	79	88	89	87	90	92	75	85	84
Nonwhite	21	12	11	13	10	8	25	15	16
<i>Region</i>									
Northeast	23	28	26	18	30	31	25	22	16
North Central	35	34	32	37	33	32	34	36	33
South	26	29	25	28	27	19	24	31	38
West	17	10	16	16	10	18	17	11	13
<i>Residence</i>									
Urban	76	65	64	84	66	71	72	64	52
Central city	47	40	33	48	41	39	46	37	23
Urban fringe	15	13	17	15	12	19	16	15	11
Other urban	14	13	14	22	13	13	10	11	18
Rural nonfarm	16	29	29	11	30	22	18	26	41
Rural farm	8	6	7	5	4	7	9	10	7

¹ Characteristic of head of unit.

TABLE 2.8.—Percentage distribution of units aged 62 and over by demographic and social characteristics, by beneficiary status and age, 1963 Survey—Continued

Characteristic ¹	Total			Beneficiaries			Nonbeneficiaries		
	Aged 62-64	Aged 65-72	Aged 73 and over	Aged 62-64	Aged 65-72	Aged 73 and over	Aged 62-64	Aged 65-72	Aged 73 and over
NONMARRIED WOMEN									
Number (thousands) -----	809	2,797	3,531	401	1,969	1,871	407	828	1,715
Total percent -----	100	100	100	100	100	100	100	100	100
<i>Color</i>									
White -----	89	90	94	90	93	96	89	86	93
Nonwhite -----	11	10	6	10	7	4	11	14	7
<i>Region</i>									
Northeast -----	28	28	29	27	29	34	29	27	24
North Central -----	24	29	30	24	30	32	24	26	29
South -----	32	29	27	32	26	21	33	37	33
West -----	16	14	14	17	15	12	14	10	15
<i>Residence</i>									
Urban -----	73	75	72	74	76	79	72	74	65
Central city -----	79	40	33	37	40	37	40	41	27
Urban fringe -----	20	18	21	21	18	24	18	19	18
Other urban -----	15	17	19	16	18	18	14	14	20
Rural nonfarm -----	22	20	22	21	19	17	23	22	28
Rural farm -----	5	5	6	5	5	4	4	4	7

¹ Characteristic of head of unit.

TABLE 2.9.—Percentage distribution of units aged 65 and over by demographic and social characteristics, by beneficiary status and region, 1963 Survey

Region and characteristic ¹	Married couples			Nonmarried men			Nonmarried women		
	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries
NORTHEAST									
Number (thousands)	1,368	1,054	313	644	489	153	1,831	1,197	633
Total percent	100	100	100	100	100	100	100	100	100
<i>Age</i>									
65-69 years	41	34	66	31	28	41	27	30	22
70-72 years	22	24	15	15	17	11	16	17	14
73 and 74 years	10	12	5	9	10	5	12	14	7
75-79 years	17	20	8	21	24	12	22	23	19
80-84 years	7	8	2	14	13	14	14	11	22
85 years and over	3	3	4	11	8	17	9	4	17
Median age (years)	71.2	72.0	68.8	73.9	74.1	72.6	74.1	73.3	77.0
<i>Color</i>									
White	96	96	93	95	96	95	97	97	98
Nonwhite	4	4	7	5	4	5	3	3	2
<i>Residence</i>									
Urban	79	80	75	75	75	74	83	84	80
Central city	42	42	40	41	40	45	40	44	34
Urban fringe	29	30	25	24	25	23	33	31	35
Other urban	8	8	10	9	10	6	10	9	10
Rural nonfarm	16	16	19	23	23	23	16	14	19
Rural farm	5	4	6	2	2	3	2	2	1
<i>Years of school completed</i>									
8 years or less	63	67	51	60	62	54	51	55	44
9-12 years	23	22	28	17	15	22	22	22	22
13 years or more	10	8	16	9	7	10	9	9	8
Not reported	4	3	6	15	15	14	18	14	26
NORTH CENTRAL									
Number (thousands)	1,572	1,317	254	792	519	274	1,880	1,173	708
Total percent	100	100	100	100	100	100	100	100	100
<i>Age</i>									
65-69 years	40	36	60	28	27	30	28	33	20
70-72 years	20	21	14	18	18	16	15	18	10
73 and 74 years	11	13	5	12	16	5	11	13	7
75-79 years	19	21	9	18	17	21	21	21	19
80-84 years	6	7	5	14	15	13	15	12	21
85 years and over	4	3	7	10	7	15	10	3	22
Median age (years)	71.5	72.0	69.2	73.7	73.6	74.5	74.3	72.9	78.2
<i>Color</i>									
White	96	96	98	93	94	91	96	97	95
Nonwhite	4	4	2	7	6	9	4	3	5
<i>Residence</i>									
Urban	66	66	67	63	66	58	72	75	68
Central city	33	33	33	37	41	30	34	37	30
Urban fringe	12	12	12	14	13	15	15	15	15
Other urban	21	21	22	11	11	13	23	23	23
Rural nonfarm	22	22	24	29	26	34	22	19	26
Rural farm	12	12	9	8	8	8	6	6	6
<i>Years of school completed</i>									
8 years or less	66	68	55	60	66	51	56	60	48
9-12 years	22	21	29	14	17	8	22	22	21
13 years or more	9	8	15	6	5	6	8	9	6
Not reported	3	3	1	20	13	35	14	8	25

¹ Characteristic of head of unit.

TABLE 2.9.—Percentage distribution of units aged 65 and over by demographic and social characteristics, by beneficiary status and region, 1963 Survey—Continued

Region and characteristic ¹	Married couples			Nonmarried men			Nonmarried women		
	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries
SOUTH									
Number (thousands).....	1,692	1,295	398	641	361	280	1,760	890	868
Total percent.....	100	100	100	100	100	100	100	100	100
<i>Age</i>									
65-69 years.....	44	42	51	29	30	27	29	36	21
70-72 years.....	19	20	15	19	25	12	17	20	14
73 and 74 years.....	13	14	9	9	9	7	11	13	10
75-79 years.....	16	18	13	16	17	15	20	19	21
80-84 years.....	6	5	7	15	11	19	15	8	23
85 years and over.....	2	1	5	13	8	20	7	4	11
Median age (years).....	70.9	71.2	70.0	73.5	72.4	76.2	73.7	72.0	76.2
<i>Color</i>									
White.....	84	86	77	76	79	72	81	84	78
Nonwhite.....	16	14	23	24	21	28	19	16	22
<i>Residence</i>									
Urban.....	49	48	50	52	60	42	61	69	54
Central city.....	22	22	20	25	32	15	29	32	26
Urban fringe.....	9	8	12	3	4	3	9	11	7
Other urban.....	19	18	19	24	24	25	23	26	20
Rural nonfarm.....	37	38	34	37	31	45	29	24	34
Rural farm.....	14	13	15	11	9	13	9	7	12
<i>Years of school completed</i>									
8 years or less.....	65	66	66	63	61	66	56	51	61
9-12 years.....	19	20	15	13	17	7	22	25	19
13 years or more.....	11	11	12	8	8	7	12	16	8
Not reported.....	4	4	7	16	13	20	10	8	12
WEST									
Number (thousands).....	812	661	152	326	231	95	857	524	334
Total percent.....	100	100	100	100	100	100	100	100	100
<i>Age</i>									
65-69 years.....	40	38	50	24	22	29	26	34	14
70-72 years.....	18	19	14	10	10	11	18	23	11
73 and 74 years.....	12	13	7	9	12	2	13	15	8
75-79 years.....	21	23	11	29	29	29	20	18	25
80-84 years.....	7	5	13	20	22	15	14	8	24
85 years and over.....	2	2	5	8	6	14	8	2	18
Median age (years).....	71.6	71.9	70.0	76.2	75.8	76.3	73.8	72.1	78.3
<i>Color</i>									
White.....	96	96	95	94	96	91	98	98	99
Nonwhite.....	4	4	5	6	4	9	2	2	1
<i>Residence</i>									
Urban.....	76	77	75	75	76	74	82	83	80
Central city.....	38	38	39	47	46	47	43	43	44
Urban fringe.....	24	26	18	22	23	20	26	29	20
Other urban.....	14	13	16	7	7	6	13	11	16
Rural nonfarm.....	19	18	23	22	22	21	16	14	19
Rural farm.....	5	5	3	3	2	4	2	3	1
<i>Years of school completed</i>									
8 years or less.....	52	54	40	55	56	48	40	43	34
9-12 years.....	27	26	34	21	23	13	35	36	34
13 years or more.....	19	17	22	5	7	2	12	12	13
Not reported.....	3	3	3	21	14	37	13	9	20

¹ Characteristic of head of unit.

TABLE 3.2.—Median income for units aged 65 and over—Median income, by source and beneficiary status, 1962

Source of income	Married couples			Nonmarried persons					
	Total	Beneficiaries ¹	Non-beneficiaries	Men			Women		
				Total	Beneficiaries ¹	Non-beneficiaries	Total	Beneficiaries ^{1,2}	
								Retired	Widowed
Number (thousands):									
Total.....	5,445	3,743	1,120	8,731	2,402	1,490	6,329	1,912	1,502
Reporting on source.....	5,443	3,743	1,118	8,612	2,345	1,490	6,267	1,912	1,502
Median income of recipients:									
Earnings.....	\$1,485	\$1,170	\$4,845	\$900	\$1,065	\$715	\$840	\$885	\$485
Retirement benefits.....	1,605	1,585	2,365	820	980	950	770	740	785
OASDHI.....	1,405	1,405	1,780	1,780	1,905	905	1,740	705	775
Other public.....	2,030	1,500	2,460	1,000	1,380	1,000	895	765	775
Private group pensions.....	775	790	(³)	640	630	670	645	675	(³)
Veterans' benefits.....	780	785	795	770	770	725	765	750	725
Interest, dividends, and rents.....	280	280	270	180	180	180	175	170	140
Public assistance.....	850	710	1,250	715	650	380	735	565	230
Contributions by relatives ⁴	75	115	(³)	265	(³)	(³)	285	590	270
Public and private retirement benefits other than OASDHI.....	980	900	2,365	840	910	745	810	735	(³)
									935

¹ Excludes part-year and parent beneficiaries.² Retired women receive benefits based on their own wage record, regardless of eligibility as widows; widows receive benefits based on husband's wage record.³ Not shown where base is less than \$0,000.⁴ Relatives or friends not in household.

TABLE 3.4.—Size of income for units aged 65 and over—Percentage distribution of units by income, by beneficiary status and work experience, 1962

Beneficiary status and income	Married couples			Nonmarried men			Nonmarried women		
	Worked in 1962		Did not work in 1962	Worked in 1962		Did not work in 1962	Worked in 1962		Did not work in 1962
	Usually full time	Usually part time		Usually full time	Usually part time		Usually full time	Usually part time	
<i>Total</i>									
Number reporting on work experience (thousands):									
Total.....	1,610	1,028	2,805	332	260	1,753	517	435	5,314
Reporting on income.....	1,333	875	2,512	299	241	1,634	445	365	4,725
Percent reporting on income.....	100	100	100	100	100	100	100	100	100
Less than \$1,000.....	1	4	7	5	26	38	9	23	55
\$1,000-1,999.....	9	19	32	18	40	40	26	42	33
\$2,000-2,999.....	13	26	31	16	23	15	30	28	6
\$3,000-3,999.....	15	23	14	16	6	3	15	3	2
\$4,000-4,999.....	17	12	7	12	3	1	6	2	1
\$5,000-9,999.....	33	12	7	30	2	2	13	2	2
\$10,000 or more.....	11	4	2	3	(¹)	(¹)	(¹)	(¹)	(¹)
Median income.....	\$4,670	\$3,020	\$2,350	\$3,720	\$1,475	\$1,225	\$2,440	\$1,620	\$930
<i>Beneficiaries ²</i>									
Number reporting on work experience (thousands):									
Total.....	773	800	2,170	131	181	1,178	279	349	2,787
Reporting on income.....	649	689	1,950	118	164	1,101	244	292	2,478
Percent reporting on income.....	100	100	100	100	100	100	100	100	100
Less than \$1,000.....	1	3	5	7	24	29	9	18	45
\$1,000-1,999.....	13	18	30	31	39	48	32	49	42
\$2,000-2,999.....	19	28	34	32	24	17	35	28	7
\$3,000-3,999.....	15	23	13	17	8	4	13	2	2
\$4,000-4,999.....	18	13	7	3	4	1	4	2	1
\$5,000-9,999.....	29	11	8	8	1	1	7	2	2
\$10,000 or more.....	6	3	2	3	(¹)	(¹)	(¹)	(¹)	(¹)
Median income.....	\$4,110	\$3,000	\$2,410	\$2,300	\$1,465	\$1,320	\$2,170	\$1,670	\$1,095
<i>Nonbeneficiaries</i>									
Number reporting on work experience (thousands):									
Total.....	570	92	459	150	54	542	174	64	2,243
Reporting on income.....	459	81	393	134	52	500	145	55	1,992
Percent reporting on income.....	100	100	100	100	100	100	100	100	100
Less than \$1,000.....	3	16	16	3	42	58	10	60	70
\$1,000-1,999.....	5	28	42	9	44	24	19	24	21
\$2,000-2,999.....	6	11	16	3	10	11	25	16	5
\$3,000-3,999.....	12	15	12	14	(¹)	2	16	(¹)	2
\$4,000-4,999.....	15	10	5	16	(¹)	2	10	(¹)	1
\$5,000-9,999.....	41	15	6	51	4	2	20	(¹)	1
\$10,000 or more.....	19	5	3	4	(¹)	(¹)	1	(¹)	(¹)
Median income.....	\$6,060	\$2,400	\$1,805	\$5,280	\$1,200	\$885	\$2,880	\$785	\$710

¹ Not shown where 0.5 percent or less.² Excludes part-year and parent beneficiaries.

TABLE 3.5.—Size of income for units aged 65 and over—Percentage distribution of units by income, by beneficiary status and receipt of private pension or public assistance, 1962

Beneficiary status and income	Married couples			Nonmarried men			Nonmarried women		
	With private pension ¹	With public assistance ²	Other ³	With private pension ¹	With public assistance ²	Other ³	With private pension ¹	With public assistance ²	Other ³
<i>Total</i>									
Number (thousands):									
Total.....	865	422	4,156	234	420	1,691	213	1,086	4,968
Reporting on income.....	743	394	3,582	211	406	1,555	171	1,047	4,318
Total percent.....	100	100	100	100	100	100	100	100	100
Less than \$1,000.....	(⁴)	13	5	2	60	29	14	59	48
\$1,000-1,999.....	3	63	23	27	37	38	36	38	32
\$2,000-2,999.....	31	20	24	44	4	16	29	3	11
\$3,000-3,999.....	27	4	15	17	(⁴)	5	3	(⁴)	4
\$4,000-4,999.....	15	(⁴)	11	5	(⁴)	4	9	(⁴)	1
\$5,000-9,999.....	19	(⁴)	16	6	(⁴)	7	10	(⁴)	3
\$10,000 or more.....	4	(⁴)	6	(⁴)	(⁴)	1	(⁴)	(⁴)	(⁴)
Median income.....	\$3,550	\$1,555	\$2,915	\$2,405	\$900	\$1,425	\$2,000	\$910	\$1,060
<i>Beneficiaries ⁵</i>									
Number (thousands):									
Total.....	731	224	2,788	193	151	1,146	161	307	2,946
Reporting on income.....	641	208	2,440	172	145	1,067	130	296	2,589
Total percent.....	100	100	100	100	100	100	100	100	100
Less than \$1,000.....	(⁴)	11	5	1	38	29	5	31	42
\$1,000-1,999.....	4	54	27	32	59	46	40	67	39
\$2,000-2,999.....	35	29	28	48	4	17	32	2	12
\$3,000-3,999.....	28	5	13	15	(⁴)	5	3	(⁴)	3
\$4,000-4,999.....	14	(⁴)	11	3	(⁴)	2	8	(⁴)	1
\$5,000-9,999.....	16	(⁴)	13	1	(⁴)	2	12	(⁴)	3
\$10,000 or more.....	4	(⁴)	3	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)
Median income.....	\$3,400	\$1,730	\$2,600	\$2,280	\$1,100	\$1,465	\$2,115	\$1,195	\$1,170
<i>Nonbeneficiaries</i>									
Number (thousands):									
Total.....		151	969		260	543		749	1,794
Reporting on income.....		143	789		253	432		725	1,467
Total percent.....		100	100		100	100		100	100
Less than \$1,000.....		20	8		73	31		72	62
\$1,000-1,999.....		76	13		24	21		25	19
\$2,000-2,999.....		5	12		3	13		3	8
\$3,000-3,999.....		(⁴)	14			7		(⁴)	4
\$4,000-4,999.....		(⁴)	12			7		(⁴)	2
\$5,000-9,999.....		(⁴)	28			19		(⁴)	4
\$10,000 or more.....		(⁴)	13			2		(⁴)	1
Median income.....		\$1,320	\$4,265		\$805	\$1,860		\$820	\$630

¹ Without public assistance. The small number of nonbeneficiaries with private pension not shown separately but included in "Other."

² Without private pension.

³ Includes units without private pension and without public assistance.

⁴ Not shown where 0.5 percent or less.

⁵ Excludes part-year and parent beneficiaries.

TABLE 3.6.—Shares of income for units aged 65 and over—Percentage distribution of income by source, by beneficiary status, 1962

Source of income	Married couples						Nonmarried persons					
				Men			Women					
	Total	Beneficiaries ¹	Non-beneficiaries	Total	Beneficiaries ¹	Non-beneficiaries	Total	Retired	Widowed	Beneficiaries ¹	Non-beneficiaries	
Number (thousands):												
Total.....	5,445	3,743	1,120	8,731	1,490	803	6,329	1,912	1,502	1,502	2,543	
Reporting on income.....	4,719	3,289	932	7,709	1,384	685	5,536	1,690	1,325	1,325	2,192	
Mean income.....	\$4,028	\$3,563	\$5,233	\$1,538	\$1,690	\$2,076	\$1,400	\$1,631	\$1,494	\$1,494	\$1,094	
Total percent.....	100	100	100	100	100	100	100	100	100	100	100	
Earnings.....	39	25	69	22	14	48	19	21	7	7	23	
Retirement benefits.....	39	50	13	41	63	14	39	53	54	54	10	
OASDHI.....	28	40	12	33	54	13	33	46	52	52	9	
Other public.....	7	4	(²)	6	4	1	5	5	1	1	1	
Private group pensions.....	4	6	(²)	2	6	1	1	3	3	3	1	
Veterans' benefits.....	3	4	3	5	6	7	4	3	4	4	5	
Interest, dividends, and rents.....	14	17	10	17	12	12	19	14	22	22	23	
Public assistance.....	2	1	4	9	7	16	11	4	4	4	27	
Contributions by relatives ³	(²)	(²)	(²)	1	(²)	(²)	2	2	2	1	4	
Other.....	3	3	2	5	2	3	6	3	9	9	8	

¹ Excludes part-year and parent beneficiaries. Retired women receive benefits based on their own wage record, regardless of eligibility as widows; widows receive benefits based on husband's wage record.

² Not shown where 0.5 percent or less.

³ Relatives or friends not in household.

TABLE 3.7.—Percent of income by source for units aged 65 and over—Percentage distribution of units by proportion of income from source, by beneficiary status, 1962

Percent of income by source	Married couples			Nonmarried men			Nonmarried women		
	Total	Bene- fici- aries ¹	Non- bene- fici- aries	Total	Bene- fici- aries ¹	Non- bene- fici- aries	Total	Bene- fici- aries ¹	Non- bene- fici- aries
Number reporting on income (thousands).....	4,719	3,289	932	2,173	1,384	685	5,536	3,014	2,192
Percent:									
Earnings:									
None.....	47	52	38	73	77	70	79	75	86
1-49 percent.....	28	32	12	14	16	9	11	16	4
50-94 percent.....	19	16	23	8	6	7	7	9	4
95-100 percent.....	6	(²)	27	5	1	14	3	(²)	7
Public retirement benefits in- cluding OASDHI:									
None.....	15	(²)	76	27	(²)	86	36	(²)	91
1-49 percent.....	36	40	7	22	29	2	20	32	1
50-94 percent.....	38	46	11	29	41	6	23	36	4
95-100 percent.....	11	14	5	22	30	6	20	32	4
OASDHI:									
None.....	20	(²)	-----	32	(²)	-----	40	(²)	-----
1-49 percent.....	39	46	-----	24	33	-----	21	35	-----
50-94 percent.....	32	42	-----	26	40	-----	21	35	-----
95-100 percent.....	9	11	-----	18	27	-----	18	30	-----
Private group pensions:									
None.....	84	81	98	90	88	98	97	96	99
1-49 percent.....	15	18	2	9	11	2	3	4	(²)
50-94 percent.....	1	2	(²)	1	1	(²)	(²)	(²)	(²)
95-100 percent.....	(²)	(²)	(²)	(²)	(²)	1	(²)	(²)	1
Veterans' benefits:									
None.....	86	86	85	88	89	87	93	93	94
1-49 percent.....	11	12	8	5	6	3	4	5	1
50-94 percent.....	2	2	3	5	5	4	2	2	2
95-100 percent.....	1	(²)	3	2	(²)	6	1	(²)	3
Public assistance:									
None.....	92	94	85	81	90	63	81	90	67
1-49 percent.....	4	4	1	5	8	(²)	3	5	1
50-94 percent.....	2	2	4	2	3	2	4	5	3
95-100 percent.....	2	(²)	11	11	(²)	34	11	(²)	29

¹ Excludes part-year and parent beneficiaries.² Not shown where 0.5 percent or less.

TABLE 3.8.—Source of income for units aged 65 and over—Percent with income, by beneficiary status, source, and income group, 1962

Beneficiary status and source of income	Married couples			Nonmarried men			Nonmarried women		
	Low income third	Middle income third	High income third	Low income third	Middle income third	High income third	Low income third	Middle income third	High income third
<i>Total</i>									
Number reporting on income (thousands).....	1,569	1,573	1,578	735	708	730	1,866	1,810	1,860
Percent:									
Earnings.....	33	51	76	11	21	50	8	15	42
Retirement benefits.....	82	94	79	56	86	79	43	73	77
OASDHI.....	80	88	72	55	81	69	41	68	72
Other public.....	4	13	18	1	7	15	1	6	13
Private group pensions.....	4	24	20	1	7	21	1	1	7
Veterans' benefits.....	8	21	12	5	13	18	2	4	14
Interest, dividends, and rents.....	35	63	83	19	42	67	25	43	68
Private individual annuities.....	1	2	6	(1)	1	3	(1)	1	6
Unemployment insurance.....	(1)	2	6	(1)	1	1	(1)	1	2
Public assistance.....	21	4	(1)	33	20	2	19	27	11
Contributions by relatives ²	5	2	1	1	2	1	6	7	6
Payments under any public program.....	93	96	80	86	96	81	60	91	86
<i>Beneficiaries</i> ³									
Number reporting on income (thousands).....	1,145	1,214	930	390	559	435	694	1,132	1,188
Percent:									
Earnings.....	32	49	67	12	18	39	7	17	44
Retirement benefits.....	100	100	99	100	100	99	100	100	100
OASDHI.....	100	100	99	100	100	99	100	100	100
Other public.....	2	8	17	1	4	11	(1)	3	11
Private group pensions.....	5	28	27	1	9	28	1	1	10
Veterans' benefits.....	5	21	15	1	13	19	(1)	4	13
Interest, dividends, and rents.....	37	65	88	25	43	70	29	48	72
Private individual annuities.....	(1)	2	8	(1)	1	4	1	1	6
Unemployment insurance.....	(1)	1	5	(1)	1	1	(1)	1	2
Public assistance.....	14	3	(1)	15	14	1	6	15	7
Contributions by relatives ²	5	2	(1)	2	2	2	3	6	5
Payments under any public program.....	100	100	99	100	100	99	100	100	100
<i>Nonbeneficiaries</i>									
Number reporting on income (thousands).....	318	184	430	330	134	222	1,103	578	511
Percent:									
Earnings.....	31	53	89	10	28	60	7	12	33
Retirement benefits.....	11	52	24	3	23	32	4	17	12
OASDHI.....	11	49	23	2	23	27	2	15	17
Other public.....	(1)	4	2	1	(1)	7	1	2	1
Private group pensions.....	18	26	8	10	14	16	3	5	14
Veterans' benefits.....	28	58	79	12	34	63	23	32	58
Interest, dividends, and rents.....	1	1	5	(1)	(1)	2	(1)	1	6
Private individual annuities.....	(1)	3	3	(1)	(1)	1	(1)	(1)	(1)
Unemployment insurance.....	43	4	(1)	56	43	4	28	54	21
Public assistance.....	6	2	2	1	(1)	(1)	8	9	8
Contributions by relatives ²									
Payments under any public program.....	68	65	30	69	81	40	33	73	49

¹ Not shown where 0.5 percent or less.² Relatives or friends not in household.³ Excludes part-year and parent beneficiaries.

Note.—The terciles for couples were \$2,202 and \$3,832; for nonmarried men, \$1,023 and \$1,848; for nonmarried women, \$785 and \$1,372.

TABLE 3.9.—Shares of income for units aged 65 and over—Percentage distribution of income by source, by beneficiary status and income group, 1962

Beneficiary status and source of income	Married couples			Nonmarried men			Nonmarried women		
	Low income third	Middle income third	High income third	Low income third	Middle income third	High income third	Low income third	Middle income third	High income third
<i>Total</i>									
Number reporting on income (thousands).....	1,569	1,573	1,578	735	708	730	1,866	1,810	1,860
Mean income.....	\$1,521	\$2,924	\$7,621	\$660	\$1,376	\$3,618	\$417	\$1,033	\$2,745
Total percent.....	100	100	100	100	100	100	100	100	100
Earnings.....	9	21	52	2	7	41	4	6	26
Retirement benefits.....	66	61	25	59	63	34	55	57	30
OASDHI.....	62	47	14	57	55	21	53	52	23
Other public.....	3	8	7	1	2	8	2	5	6
Private group pensions.....	1	6	4	(¹)	2	5	1	1	2
Veterans' benefits.....	5	7	2	6	9	5	3	3	4
Interest, dividends, and rents.....	4	8	19	1	7	16	7	9	25
Public assistance.....	12	2	(¹)	30	13	1	24	20	5
Other.....	3	2	3	2	2	3	5	5	10
<i>Beneficiaries ²</i>									
Number reporting on income (thousands).....	1,145	1,214	930	390	559	435	694	1,132	1,188
Mean income.....	\$1,584	\$2,883	\$6,886	\$733	\$1,369	\$2,989	\$599	\$1,045	\$2,639
Total percent.....	100	100	100	100	100	100	100	100	100
Earnings.....	8	17	35	1	5	21	1	5	21
Retirement benefits.....	78	64	34	93	73	51	93	76	40
OASDHI.....	75	54	22	93	68	37	93	74	33
Other public.....	1	4	6	(¹)	2	5	(¹)	1	4
Private group pensions.....	2	7	6	(¹)	3	9	(¹)	(¹)	3
Veterans' benefits.....	3	7	2	(¹)	9	5	(¹)	3	4
Interest, dividends, and rents.....	4	9	24	(¹)	7	19	3	7	24
Public assistance.....	6	1	(¹)	5	6	(¹)	2	7	3
Other.....	1	1	5	(¹)	1	3	(¹)	2	10
<i>Nonbeneficiaries</i>									
Number reporting on income (thousands).....	318	184	430	330	134	222	1,103	578	511
Mean income.....	\$1,253	\$3,063	\$9,106	\$570	\$1,394	\$4,728	\$291	\$999	\$2,935
Total percent.....	100	100	100	100	100	100	100	100	100
Earnings.....	14	38	79	3	12	62	6	8	33
Retirement benefits.....	12	37	9	3	24	15	7	15	8
OASDHI.....									
Other public.....	12	36	9	3	24	13	5	14	8
Private group pensions.....	(¹)	1	(¹)	(¹)	(¹)	2	1	1	(¹)
Veterans' benefits.....	15	10	1	15	10	5	7	4	6
Interest, dividends, and rents.....	6	8	11	5	7	14	14	13	29
Public assistance.....	41	3	(¹)	69	42	2	56	50	12
Other.....	12	4	1	5	5	2	11	10	13

¹ Not shown where 0.5 percent or less.² Excludes part-year and parent beneficiaries.

TABLE 3.10.—Percent of income by source for units aged 65 and over—Percentage distribution of units by proportion of income from source, by beneficiary status and income group, 1962

Beneficiary status and percent of income by source	Married couples			Nonmarried men			Nonmarried women		
	Low income third	Middle income third	High income third	Low income third	Middle income third	High income third	Low income third	Middle income third	High income third
<i>Total</i>									
Number reporting on income (thousands).....	1,569	1,573	1,578	735	708	730	1,866	1,810	1,860
Percent:									
Earnings:									
None.....	67	49	24	89	79	50	93	85	58
1-49 percent.....	26	36	23	9	17	17	4	11	19
50-94 percent.....	5	12	40	1	3	20	2	2	18
95-100 percent.....	2	2	13	2	1	12	2	2	5
Public retirement benefits including OASDHI:									
None.....	18	6	22	44	14	23	58	27	23
1-49 percent.....	14	29	64	2	22	43	(1)	12	48
50-94 percent.....	41	59	13	19	39	30	12	33	26
95-100 percent.....	27	6	2	36	25	5	30	28	3
OASDHI:									
None.....	20	12	28	45	19	31	60	32	28
1-49 percent.....	15	34	68	2	23	46	(1)	13	51
50-94 percent.....	40	53	4	18	38	23	11	31	21
95-100 percent.....	25	1	(1)	35	20	(1)	29	24	(1)
Private group pensions:									
None.....	96	76	80	99	93	79	99	99	93
1-49 percent.....	3	23	17	1	6	19	(1)	1	7
50-94 percent.....	(1)	1	3	(1)	1	2	(1)	(1)	(1)
95-100 percent.....	(1)	(1)	(1)	(1)	(1)	1	1	(1)	(1)
Veterans' benefits:									
None.....	92	79	87	95	87	82	98	96	86
1-49 percent.....	2	20	12	(1)	2	14	(1)	1	10
50-94 percent.....	5	1	(1)	(1)	11	3	(1)	2	3
95-100 percent.....	1	(1)	(1)	4	1	1	2	1	1
Public assistance:									
None.....	79	96	100	67	80	98	81	73	89
1-49 percent.....	10	2	(1)	8	7	1	3	5	2
50-94 percent.....	5	1	(1)	2	5	(1)	1	8	4
95-100 percent.....	6	(1)	(1)	23	8	1	15	14	5
<i>Beneficiaries ²</i>									
Number reporting on income (thousands).....	1,145	1,214	930	390	559	435	694	1,132	1,188
Percent:									
Earnings:									
None.....	68	51	33	88	82	61	93	83	56
1-49 percent.....	28	38	29	11	15	22	7	14	23
50-94 percent.....	4	11	38	1	3	16	(1)	2	20
95-100 percent.....	(1)	(1)	(1)	1	(1)	1	(1)	(1)	(1)
Public retirement benefits including OASDHI:									
None.....	(1)	(1)	1	(1)	(1)	1	(1)	(1)	(1)
1-49 percent.....	16	31	83	4	27	56	(1)	17	64
50-94 percent.....	50	66	13	34	46	40	27	46	32
95-100 percent.....	34	4	2	62	27	4	72	37	4
OASDHI:									
None.....	(1)	(1)	1	(1)	(1)	1	(1)	(1)	(1)
1-49 percent.....	17	37	94	4	29	64	(1)	19	70
50-94 percent.....	50	63	5	34	47	35	27	46	29
95-100 percent.....	33	1	(1)	62	24	(1)	72	35	(1)
Private group pensions:									
None.....	95	72	73	99	91	72	99	99	90
1-49 percent.....	4	27	22	1	8	25	1	1	9
50-94 percent.....	(1)	1	5	(1)	1	3	(1)	(1)	1
95-100 percent.....	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)

See footnotes at end of table.

TABLE 3.10.—Percent of income by source for units aged 65 and over—Percentage distribution of units by proportion of income from source, by beneficiary status and income group, 1962—Continued

Beneficiary status and percent of income by source	Married couples			Nonmarried men			Nonmarried women		
	Low income third	Middle income third	High income third	Low income third	Middle income third	High income third	Low income third	Middle income third	High income third
<i>Beneficiaries</i> ² —Con.									
Veterans' benefits:									
None.....	95	79	85	99	87	81	100	96	87
1-49 percent.....	2	19	15	(¹)	2	18	(¹)	1	12
50-94 percent.....	3	2	(¹)	1	11	1	(¹)	3	1
95-100 percent.....	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)
Public assistance:									
None.....	86	97	100	85	86	99	94	85	93
1-49 percent.....	10	2	(¹)	14	8	1	6	7	2
50-94 percent.....	4	1	(¹)	1	6	(¹)	(¹)	8	6
95-100 percent.....	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)
<i>Nonbeneficiaries</i>									
Number reporting on income (thousands).....	318	184	430	330	134	222	1,103	578	511
Percent:									
Earnings:									
None.....	69	47	11	90	72	40	93	88	67
1-49 percent.....	17	18	5	7	20	5	2	6	6
50-94 percent.....	5	15	40	1	4	18	2	2	9
95-100 percent.....	8	21	44	2	4	37	3	5	17
Public retirement benefits excluding OASDHI:									
None.....	89	51	77	98	77	73	98	85	83
1-49 percent.....	2	7	11	(¹)	(¹)	5	(¹)	1	5
50-94 percent.....	3	26	11	1	8	14	1	5	9
95-100 percent.....	6	15	1	2	15	8	2	9	3
Private group pensions:									
None.....	100	96	98	99	100	93	99	98	99
1-49 percent.....	(¹)	4	2	1	(¹)	5	(¹)	1	1
50-94 percent.....	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)
95-100 percent.....	(¹)	(¹)	(¹)	(¹)	(¹)	2	1	(¹)	(¹)
Veterans' benefits:									
None.....	82	74	92	90	86	84	97	95	86
1-49 percent.....	1	22	8	1	(¹)	8	(¹)	(¹)	5
50-94 percent.....	10	(¹)	(¹)	(¹)	12	5	(¹)	2	5
95-100 percent.....	7	3	(¹)	10	3	3	3	3	4
Public assistance:									
None.....	57	96	100	44	57	96	72	46	79
1-49 percent.....	3	1	(¹)	1	(¹)	(¹)	1	1	2
50-94 percent.....	10	(¹)	(¹)	4	3	(¹)	2	7	17
95-100 percent.....	30	3	(¹)	52	40	4	25	45	2

¹ Not shown where 0.5 percent or less.² Excludes part-year and parent beneficiaries.

TABLE 3.11.—Other money receipts for units aged 65 and over—Percent with receipts, by income group and beneficiary status, 1962

Income group	Married couples			Nonmarried men			Nonmarried women			
	Total	Beneficiaries ¹	Non-beneficiaries	Total	Beneficiaries ¹	Non-beneficiaries	Total	Beneficiaries ¹		Non-beneficiaries
								Retired	Widowed	
All income groups.....	5	4	7	4	3	7	5	2	4	7
Low.....	5	3	13	2	1	3	2	2	1	3
Middle.....	4	3	8	4	3	9	3	2	1	5
High.....	6	7	4	5	4	7	6	3	5	10

¹ Excludes part-year and parent beneficiaries. Retired women receive benefits based on their own wage record, regardless of eligibility as widows; widows receive benefits based on husband's wage record.

TABLE 3.12.—Size of income without OASDHI benefits for beneficiary units aged 65 and over—Percentage distribution of units by income, 1962

Income without OASDHI benefits	Beneficiary couples			Nonmarried beneficiaries		
	Total	Both entitled all year	Other ¹	Men	Women ²	
					Retired	Widowed
Number (thousands): ³						
Total.....	3,743	2,607	1,136	1,490	1,912	1,502
Reporting on income.....	3,289	2,304	985	1,384	1,690	1,325
Total percent.....	100	100	100	100	100	100
Less than \$75.....	12	15	4	30	27	42
\$75-149.....	3	3	1	3	4	5
\$150-299.....	5	5	3	7	7	7
\$300-499.....	6	7	4	10	9	8
\$500-999.....	18	20	15	25	22	21
\$1,000-1,999.....	23	23	22	16	20	12
\$2,000-2,999.....	13	12	17	5	6	2
\$3,000 or more.....	20	14	33	4	6	3
Median income.....	\$1,225	\$985	\$1,990	\$495	\$565	\$225

¹ Includes couples with husband entitled all year, wife part of year or not at all, and units where wife is a retired worker but her husband is not.

² Retired women receive benefits based on their own wage record, regardless of eligibility as widows; widows receive benefits based on husband's wage record.

³ Excludes part-year and parent beneficiaries.

TABLE 3.13.—Size of retirement income for beneficiary units aged 65 and over—Percentage distribution of units by income, 1962

Retirement income	Beneficiary couples		Nonmarried beneficiaries		
	Total	Both entitled all year	Men	Women ¹	
				Retired	Widowed
Number (thousands): ²					
Total.....	3,735	2,602	1,490	1,912	1,502
Reporting on income.....	3,388	2,371	1,384	1,690	1,325
Total percent.....	100	100	100	100	100
Less than \$500.....	2	(³)	10	20	10
\$500-999.....	11	9	30	40	49
\$1,000-1,499.....	18	18	29	19	21
\$1,500-1,999.....	18	21	12	11	12
\$2,000-2,499.....	15	16	10	4	3
\$2,500-2,999.....	12	13	4	2	1
\$3,000-3,999.....	11	12	2	2	1
\$4,000-4,999.....	5	5	1	1	1
\$5,000-9,999.....	5	5	1	2	1
\$10,000 or more.....	2	1	(³)	(³)	1
Median income.....	\$2,000	\$2,065	\$1,180	\$880	\$905

¹ Retired women receive benefits based on their own wage record, regardless of eligibility as widows; widows receive benefits based on husband's wage record.

² Excludes part-year and parent beneficiaries.

³ Not shown where 0.5 percent or less.

TABLE 3.14.—Size of retirement income without OASDHI benefits for beneficiary units aged 65 and over—Percentage distribution of units by income, 1962

Retirement income without OASDHI	Beneficiary couples		Nonmarried beneficiaries		
	Total	Both entitled all year	Men	Women ¹	
				Retired	Widowed
Number (thousands): ²					
Total.....	3,735	2,602	1,490	1,912	1,502
Reporting on income.....	3,388	2,371	1,384	1,690	1,325
Total percent.....	100	100	100	100	100
Less than \$150.....	41	43	55	61	65
\$150-299.....	5	5	6	7	6
\$300-499.....	7	8	7	6	6
\$500-999.....	16	16	16	14	13
\$1,000-1,999.....	15	15	11	7	6
\$2,000-2,999.....	8	7	3	2	1
\$3,000 or more.....	8	7	3	3	2
Median income.....	\$430	\$365	\$65	\$45	\$35

¹ Retired women receive benefits based on their own wage record, regardless of eligibility as widows; widows receive benefits based on husband's wage record.

² Excludes part-year and parent beneficiaries.

TABLE 3.15.—Monthly family OASDHI benefit amount for beneficiary units aged 65 and over—Percentage distribution of units by benefit amount, 1962

Monthly family benefit amount	Beneficiary couples		Nonmarried beneficiaries		
	Total	Both entitled all year	Men	Women ¹	
				Retired	Widowed
Number (thousands): ²					
Total.....	3,735	2,602	1,490	1,912	1,502
Reporting on benefits.....	3,733	2,600	1,490	1,912	1,500
Total percent.....	100	100	100	100	100
Less than \$41.....	3	(³)	15	29	15
\$41-59.....	6	3	15	18	8
\$60-79.....	11	8	23	27	33
\$80-99.....	12	10	20	17	24
\$100-119.....	19	14	26	8	(³)
\$120-139.....	13	16	1	1	(³)
\$140-159.....	17	23	(³)	(³)	(³)
\$160-179.....	15	21	(³)	(³)	(³)
\$180 or more.....	4	5	(³)	(³)	(³)

¹ Retired women receive benefits based on their own wage record, regardless of eligibility as widows; widows receive benefits based on husband's wage record.

² Excludes part-year and parent beneficiaries.

³ Not shown where 0.5 percent or less.

TABLE 3.16.—Median total and retirement income of beneficiary units aged 65 and over—Income with and without OASDHI benefits, by type of beneficiary, 1962

Type of beneficiary	Total income		Retirement income	
	With OASDHI	Without OASDHI	With OASDHI	Without OASDHI
Beneficiary couples.....	\$2,705	\$1,225	\$2,000	\$430
Husband with benefits starting before 1962 and—				
Wife with benefits starting—				
Before 1962.....	¹ 2,605	¹ 985	2,065	365
In 1962.....	2,480	1,110	2,045	300
Wife not entitled.....	3,140	2,085	1,755	685
Wife with benefits starting before 1962 and husband not entitled.....	4,250	3,530	1,470	725
Nonmarried beneficiaries with benefits starting before 1962:				
Men retired workers.....	1,375	495	1,180	65
Women retired workers.....	1,300	565	800	45
Single, divorced, separated.....	1,560	825	1,100	150
Widowed.....	1,200	490	825	30
Widow beneficiaries.....	1,105	225	905	35

¹ When the wife received a benefit based on her own wage record, the median income with OASDHI was \$2,785 compared with \$2,585 when it was a wife's benefit; the median incomes without OASDHI were \$1,040 and \$980, respectively.

TABLE 3.17.—Source of income for units aged 62 and over—Percent with income, by source, age, and beneficiary status, 1962

Source of income and age	Married couples			Nonmarried men			Nonmarried women			
	Total	Beneficiaries ¹	Non-beneficiaries	Total	Beneficiaries ¹	Non-beneficiaries	Total	Beneficiaries ¹		Non-beneficiaries
								Retired	Widowed	
Number (thousands):										
Aged 62-64:										
Total.....	1,782	224	1,319	378	78	256	809	84	147	407
Reporting on source.....	1,782	224	1,319	371	78	248	800	84	147	399
Aged 65-72:										
Total.....	3,344	2,029	804	1,077	630	353	2,797	1,028	724	828
Reporting on source.....	3,342	2,029	802	1,062	630	338	2,784	1,028	724	815
Aged 73 and over:										
Total.....	2,101	1,715	316	1,325	860	450	3,531	884	778	1,715
Reporting on source.....	2,101	1,715	316	1,283	860	408	3,483	884	778	1,666
Percent:										
Earnings:										
Aged 62-64.....	90	69	96	61	15	75	57	55	23	70
Aged 65-72.....	63	53	79	39	27	53	34	42	21	30
Aged 73 and over.....	43	46	27	19	23	12	14	25	12	9
Public retirement benefits excluding OASDHI:										
Aged 62-64.....	4	7	3	4	5	4	7	19	7	4
Aged 65-72.....	12	9	21	9	8	14	8	10	2	11
Aged 73 and over.....	11	8	30	7	4	14	7	6	1	10
Private group pensions:										
Aged 62-64.....	5	17	2	4	5	2	2	4	1	1
Aged 65-72.....	16	22	3	10	13	4	4	9	1	1
Aged 73 and over.....	15	17	2	10	13	2	3	5	2	2
Veterans' benefits:										
Aged 62-64.....	4	10	3	5	18	1	10	(²)	19	7
Aged 65-72.....	18	20	16	19	20	20	9	6	13	7
Aged 73 and over.....	7	7	10	5	5	6	4	5	3	4
Interest, dividends, and rents:										
Aged 62-64.....	59	43	63	37	26	42	52	45	53	55
Aged 65-72.....	64	64	67	46	48	41	53	59	58	40
Aged 73 and over.....	63	66	51	44	52	28	47	53	58	37
Private individual annuities:										
Aged 62-64.....	2	1	2	(²)	(²)	(²)	1	(²)	(²)	2
Aged 65-72.....	3	4	4	2	3	1	3	5	2	2
Aged 73 and over.....	4	3	5	(²)	1	(²)	3	6	2	2
Public assistance:										
Aged 62-64.....	3	8	2	6	3	6	5	2	2	7
Aged 65-72.....	5	5	5	11	7	17	11	8	6	21
Aged 73 and over.....	12	7	34	23	11	49	22	11	10	35
Contributions by relatives: ³										
Aged 62-64.....	1	2	(²)	1	(²)	1	3	4	5	3
Aged 65-72.....	2	1	2	1	1	(²)	5	4	4	6
Aged 73 and over.....	4	4	6	2	2	1	7	5	6	9

¹ Excludes part-year and parent beneficiaries. Retired women receive benefits based on their own wage record, regardless of eligibility as widows; widows receive benefits based on husband's wage record.

² Not shown where 0.5 percent or less.

³ Relatives or friends not in household.

TABLE 3.18.—Median income by source for units aged 62 and over—Median income, by source, age, and beneficiary status, 1962

Source of income and age	Married couples			Nonmarried persons				
	Total	Benefi- ciaries ¹	Non- benefi- ciaries	Men			Women	
				Total	Benefi- ciaries ¹	Non- benefi- ciaries	Beneficiaries ¹	
							Retired	Widowed
Number (thousands):								
Aged 62-64:								
Total.....	1,782	224	1,319	1,187	378	256	809	407
Reporting on source.....	1,782	224	1,319	1,171	371	248	800	399
Aged 65-72:								
Total.....	3,344	2,029	804	3,874	1,077	353	2,797	828
Reporting on source.....	3,342	2,029	802	3,846	1,062	338	2,784	815
Aged 73 and over:								
Total.....	2,101	1,715	316	4,856	1,325	450	3,531	1,715
Reporting on source.....	2,101	1,715	316	4,766	1,283	408	3,483	1,666
Median income of recipients:								
Earnings:								
Aged 62-64.....	(²)	\$1,220	(²)	\$2,305	\$3,120	\$3,480	\$1,710	\$3,335
Aged 65-72.....	\$2,090	1,150	\$5,000	1,045	1,350	4,365	950	2,190
Aged 73 and over.....	1,160	1,185	685	1,680	750	(³)	645	2,680
Retirement benefits:								
Aged 62-64.....	1,010	1,105	1,750	820	915	(³)	705	985
Aged 65-72.....	1,565	1,540	2,220	890	1,060	(³)	835	1,090
Aged 73 and over.....	1,655	1,625	2,620	770	905	1,490	720	1,880
Other than OASDHI:								
Aged 62-64.....	1,125	(³)	1,750	1,015	(³)	(³)	905	(³)
Aged 65-72.....	990	930	2,220	860	940	(³)	820	1,090
Aged 73 and over.....	975	850	2,620	825	880	1,490	810	1,880
Public:								
Aged 62-64.....	970	1,075	(³)	785	850	(³)	765	970
Aged 65-72.....	1,460	1,440	2,305	880	1,070	(³)	825	1,130
Aged 73 and over.....	1,560	1,540	2,630	760	875	1,515	720	920
Other than OASDHI:								
Aged 62-64.....	1,750	(³)	(³)	1,100	(³)	(³)	945	(³)
Aged 65-72.....	2,065	1,965	2,305	1,035	1,280	(³)	940	1,130
Aged 73 and over.....	1,980	1,230	2,630	970	1,435	1,515	865	920
Private group pensions:								
Aged 62-64.....	895	(³)	(³)	(³)	(³)	(³)	(³)	(³)
Aged 65-72.....	770	815	(³)	720	765	(³)	655	(³)
Aged 73 and over.....	770	755	(³)	535	485	(³)	625	(³)

See footnotes at end of table.

TABLE 3.18.—Median income by source for units aged 62 and over—Median income, by source, age, and beneficiary status, 1962—Continued

Source of income and age	Married couples			Nonmarried persons							
	Total	Benefi- ciaries ¹	Non- benefi- ciaries	Men			Women				
				Total	Benefi- ciaries ¹	Non- benefi- ciaries	Total	Beneficiaries ¹			
								Retired	Widowed		
Veterans' benefits: Aged 62-64 ----- Aged 65-72 ----- Aged 73 and over ----- Interest, dividends, and rents: Aged 62-64 ----- Aged 65-72 ----- Aged 73 and over ----- Public assistance: Aged 62-64 ----- Aged 65-72 ----- Aged 73 and over ----- Contributions by relatives: ⁴ Aged 62-64 ----- Aged 65-72 ----- Aged 73 and over -----	830 780 780 240 295 255 435 700 1,000 (³) (³) 125	- (³) 785 780 195 320 250 (³) 655 745 (³) (³) 130	(²) 795 (³) 245 270 280 (³) (³) 1,345 (³) (³) (³)	770 755 780 135 175 185 715 645 750 (³) 420 160	(³) 765 800 125 150 205 (³) 625 665 (³) (³) (³)	(³) 715 (³) (³) 145 205 335 400 (³) (³) (³)	(³) 940 (³) 150 185 205 (³) 780 800 (³) (³) (³)	705 750 770 140 175 175 (³) 655 775 (³) 610 180	(³) (³) (³) (³) 175 155 (³) 525 615 (³) (³) (³)	Non- benefi- ciaries	Non- benefi- ciaries

¹ Excludes part-year and parent beneficiaries. Retired women receive benefits based on their own wage record, regardless of eligibility as widows; widows receive benefits based on husband's wage record.

² More than \$5,000.

³ Not shown where base is less than 50,000.

⁴ Relative or friends not in household.

TABLE 3.19.—Size of income for units aged 62 and over—Percentage distribution of units by income, by age and beneficiary status, 1962

Income and age	Married couples			Nonmarried men			Nonmarried women		
	Total	Benefi- ciaries ¹	Non- benefi- ciaries	Total	Benefi- ciaries ¹	Non- benefi- ciaries	Beneficiaries ¹		Non- benefi- ciaries
							Retired	Widowed	
Number (thousands):									
Aged 62-64:									
Total.....	1,782	224	1,319	378	78	256	84	147	407
Reporting on income.....	1,508	196	1,100	341	72	225	76	133	370
Aged 65-72:									
Total.....	3,344	2,029	804	1,077	630	353	1,028	724	828
Reporting on income.....	2,859	1,775	651	987	589	310	915	646	713
Aged 73 and over:									
Total.....	2,101	1,715	316	1,325	860	450	884	778	1,715
Reporting on income.....	1,860	1,515	281	1,186	795	376	774	679	1,479
Percent:									
Less than \$1,000:									
Aged 62-64.....	6	5	5	31	31	32	34	26	34
Aged 65-72.....	4	4	6	22	19	30	29	34	56
Aged 73 and over.....	6	5	17	41	32	60	44	54	70
\$1,000-1,999:									
Aged 62-64.....	10	29	6	24	57	12	44	56	13
Aged 65-72.....	17	20	13	35	45	20	42	51	22
Aged 73 and over.....	33	30	47	39	46	24	38	37	21
\$2,000-2,999:									
Aged 62-64.....	10	24	6	12	8	10	12	12	11
Aged 65-72.....	23	30	8	23	27	9	19	10	9
Aged 73 and over.....	28	30	16	12	14	10	10	5	5
\$3,000-3,999:									
Aged 62-64.....	10	9	9	9	6	12	8	4	12
Aged 65-72.....	18	18	14	7	6	7	3	2	4
Aged 73 and over.....	13	14	8	4	5	3	4	1	2
\$4,000-4,999:									
Aged 62-64.....	11	9	12	8	(²)	11	1	1	11
Aged 65-72.....	12	12	13	5	2	8	2	1	3
Aged 73 and over.....	8	9	4	2	2	1	2	(²)	1

See footnotes at end of table.

TABLE 3.19.—Size of income for units aged 62 and over—Percentage distribution of units by income, by age and beneficiary status, 1962—Continued

Income and age	Married couples			Nonmarried men			Nonmarried women		
	Total	Beneficiaries ¹	Non-beneficiaries	Total	Beneficiaries ¹	Non-beneficiaries	Beneficiaries ¹		Non-beneficiaries
							Retired	Widowed	
\$5,000-9,999:									
Aged 62-64	39	22	45	15	(2)	21	4	2	18
Aged 65-72	20	15	32	10	2	24	6	2	4
Aged 73 and over	9	9	6	2	2	2	1	1	1
\$10,000 or more:									
Aged 62-64	13	2	17	1	(2)	2	(2)	(2)	1
Aged 65-72	6	3	15	1	(2)	2	(2)	(2)	1
Aged 73 and over	4	4	2	1	1	1	(2)	1	(2)
Median income:									
Aged 62-64	\$5,200	\$2,470	\$5,900	\$1,775	\$1,265	\$2,685	\$1,220	\$1,350	\$2,205
Aged 65-72	3,340	2,900	4,750	1,765	1,610	1,980	1,455	1,285	855
Aged 73 and over	2,325	2,430	1,680	1,165	1,260	860	1,120	960	720

¹ Excludes part-year and parent beneficiaries. Retired women receive benefits based on their own wage record, regardless of eligibility as widows; widows receive benefits based on husband's wage record.

² Not shown where 0.5 percent or less.

TABLE 3.20.—Shares of income for units aged 62 and over—Percentage distribution of income by source, by age and beneficiary status, 1962

Source of income and age	Married couples			Nonmarried men			Nonmarried women		
	Total	Beneficiaries ¹	Non-beneficiaries	Total	Beneficiaries ¹	Non-beneficiaries	Beneficiaries ¹		Non-beneficiaries
							Retired	Widowed	
Number (thousands):									
Aged 62-64:									
Total.....	1,782	224	1,319	378	78	256	84	147	407
Reporting on income.....	1,509	196	1,100	342	72	225	76	133	370
Aged 65-72:									
Total.....	3,344	2,029	804	1,077	630	353	1,028	724	828
Reporting on income.....	2,859	1,775	651	987	589	310	915	646	713
Aged 73 and over:									
Total.....	2,101	1,715	316	1,325	860	450	884	778	1,715
Reporting on income.....	1,860	1,515	281	1,186	795	376	774	679	1,479
Percent:									
Earnings:									
Aged 62-64.....	82	48	89	75	4	87	34	10	83
Aged 65-72.....	45	25	76	29	13	66	23	8	45
Aged 73 and over.....	27	26	18	14	14	9	18	5	7
Retirement benefits:									
Aged 62-64.....	7	38	2	15	74	4	56	63	2
Aged 65-72.....	34	48	9	28	64	11	53	58	9
Aged 73 and over.....	49	51	36	51	63	22	34	50	10
OASDHI:									
Aged 62-64.....	4	27	—	10	63	—	39	58	—
Aged 65-72.....	24	37	—	29	35	—	43	56	—
Aged 73 and over.....	37	42	—	40	54	—	50	48	—
Other public:									
Aged 62-64.....	2	2	1	2	4	3	15	5	2
Aged 65-72.....	6	5	9	6	4	10	6	1	9
Aged 73 and over.....	7	4	35	8	4	21	2	1	10
Private group pensions:									
Aged 62-64.....	1	8	(²)	2	7	1	1	(²)	(²)
Aged 65-72.....	4	6	(²)	2	6	1	3	1	(²)
Aged 73 and over.....	5	5	1	4	5	1	2	1	1

See footnotes at end of table.

TABLE 3.20.—Shares of income for units aged 62 and over—Percentage distribution of income by source, by age and beneficiary status, 1962—Continued

Source of income and age	Married couples			Nonmarried men			Nonmarried women		
	Total	Beneficiaries ¹	Non-beneficiaries	Total	Beneficiaries ¹	Non-beneficiaries	Beneficiaries ¹		Non-beneficiaries
							Retired	Widowed	
Veterans' benefits:									
Aged 62-64	1	3	(2)	2	13	1	3	9	2
Aged 65-72	4	5	3	8	10	8	4	6	6
Aged 73 and over	2	2	4	3	3	5	3	1	5
Interest, dividends, and rents:									
Aged 62-64	9	8	8	5	8	5	10	14	8
Aged 65-72	14	17	10	9	9	8	16	21	15
Aged 73 and over	15	16	12	17	15	21	22	23	29
Public assistance:									
Aged 62-64	(2)	1	(2)	2	1	2	(2)	1	2
Aged 65-72	1	1	1	3	2	5	1	3	13
Aged 73 and over	4	2	22	12	3	39	5	5	37
Other:									
Aged 62-64	2	2	1	1	(2)	1	3	3	3
Aged 65-72	3	3	1	2	2	2	4	4	12
Aged 73 and over	3	3	8	3	2	5	6	16	12

¹ Excludes part-year and parent beneficiaries. Retired women receive benefits based on their own wage record, regardless of eligibility as widows; widows receive benefits based on husband's wage record.

² Not shown where 0.5 percent or less.

TABLE 3.21.—Source of income for persons aged 65 and over—Percent with income, by source and beneficiary status, 1962

Source of income	Men			Women												
	Total	Benefi- ciaries	Non-benefi- ciaries	Total ¹	Beneficiaries						Nonbeneficiaries					
					Retired worker ²			Dependent of retired worker ³			Total	Married	Nonmarried			
					Total	Married	Nonmarried		Total	Wife				Wid- owed ⁴		
							Wid- owed	Other								
Number reporting on source (thousands)-----	7,704	5,716	1,988	9,644	6,489	2,589	571	1,483	535	3,898	2,218	1,680	3,155	674	2,062	419
Percent:																
Earnings-----	42	40	47	22	24	34	29	35	38	17	17	17	17	21	14	26
Wages and salaries-----	27	25	33	11	13	24	22	24	28	5	3	7	9	10	6	20
Self-employment-----	18	18	19	11	13	12	9	13	13	13	15	10	9	12	8	8
Roomer and boarder, no other earnings-----	1	1	1	2	3	3	2	3	2	3	2	4	2	(5)	2	2
Public retirement benefits-----	80	100	21	71	100	100	100	100	100	100	100	100	11	15	10	11
OASDHI-----	74	100	21	62	100	100	100	100	100	100	100	100	11	15	10	11
Excluding OASDHI-----	10	6	21	7	4	8	8	8	10	2	2	2	2	11	7	11
Railroad-----	4	2	11	3	2	3	4	4	1	(5)	1	(5)	7	12	7	(5)
Federal, State, and local-----	6	5	10	3	3	5	3	4	10	1	1	2	4	3	3	10
Private group pensions-----	14	18	3	3	4	6	3	5	15	3	3	2	1	(5)	1	2
Veterans' benefits-----	13	12	14	5	5	5	3	7	1	5	3	8	5	2	6	1
Interest, dividends, and rents-----	57	59	51	50	55	56	53	53	69	54	51	58	41	49	37	47
Private individual annuities-----	3	3	3	2	3	4	2	2	14	1	1	2	2	1	1	7
Unemployment insurance-----	2	2	1	2	2	2	(5)	2	(5)	(5)	(5)	(5)	(5)	1	(5)	(5)
Public assistance-----	11	7	21	14	8	8	6	10	6	7	6	8	27	17	32	20
Contributions by relatives ⁶ -----	2	2	2	5	4	4	2	5	3	4	3	5	7	2	9	6
Payments under any public program-----	87	100	51	81	100	100	99	100	100	100	100	100	42	34	47	31
No income-----	1	-----	3	4	-----	-----	-----	-----	-----	-----	-----	-----	13	1	16	19

¹ Includes a small number of disabled-worker beneficiaries not classified by marital status.⁴ Includes a small number of parent beneficiaries.² Benefits based on their own wage record.⁵ Not shown where 0.5 percent or less.⁶ Relatives or friends not in household.

TABLE 3.22.—Source of income for persons aged 62 and over—Percent with income, by source, age, and beneficiary status, 1962

Source of income and age	Men			Women														
	Beneficiaries			Beneficiaries						Nonbeneficiaries								
	Total	Retired		Non-beneficiaries	Total	Retired worker ³				Dependent of retired worker ⁴		Total	Married	Nonmarried				
		Total	Dis-abled			Total	Mar-ried	Nonmarried		Total	Wife			Widow				
								Wid-owed	Other									
															Wid-owed	Other		
																	Wid-owed	Other
Number reporting on source (thou-sands):																		
Aged 62-64-----	2,021	484	346	1,388	1,537	2,258	1,164	410	260	117	33	734	502	232	1,094	690	247	157
Aged 65-72-----	4,326	3,101	3,087	14	1,225	5,133	3,852	1,596	476	802	318	2,254	1,435	819	1,281	466	616	199
Aged 73 and over-----	3,378	2,615	2,615	-----	763	4,512	2,637	993	95	681	217	1,644	783	861	1,875	209	1,446	220
Percent:																		
Earnings:																		
Aged 62-64-----	82	51	66	15	91	41	34	50	45	57	(⁵)	25	20	37	48	36	69	68
Aged 65-72-----	51	45	45	(⁵)	67	29	28	40	30	43	48	20	18	23	32	35	25	45
Aged 73 and over-----	30	34	34	-----	15	14	18	25	23	25	23	14	16	12	9	10	9	8
Public retirement benefits ex-cluding OASDHI: ⁶																		
Aged 62-64-----	4	6	6	6	3	5	6	7	3	16	(⁵)	5	4	7	4	4	4	5
Aged 65-72-----	11	7	7	(⁵)	20	7	5	10	9	10	12	2	2	2	13	16	12	9
Aged 73 and over-----	9	6	6	-----	22	6	3	6	(⁷)	6	8	2	2	2	10	13	9	13
Private group pensions:																		
Aged 62-64-----	4	13	14	12	2	2	4	6	6	5	(⁵)	3	3	2	1	1	1	(⁷)
Aged 65-72-----	15	19	19	(⁵)	3	4	4	7	2	6	18	3	3	2	2	(⁷)	1	3
Aged 73 and over-----	13	16	16	-----	2	3	4	5	4	3	11	3	3	2	1	(⁷)	1	3
Veterans' benefits:																		
Aged 62-64-----	4	10	8	14	3	5	6	2	2	4	(⁵)	8	2	20	4	2	11	1
Aged 65-72-----	18	18	18	(⁵)	17	6	6	5	3	8	(⁷)	7	3	14	5	4	5	2
Aged 73 and over-----	6	6	6	-----	8	4	4	5	(⁷)	6	2	3	3	3	3	3	5	1
Interest, dividends, and rents:																		
Aged 62-64-----	53	38	37	42	58	51	48	49	52	41	(⁵)	49	46	56	53	52	49	62
Aged 65-72-----	58	58	58	(⁵)	60	52	55	58	54	55	72	53	51	56	44	50	38	46
Aged 73 and over-----	54	59	59	-----	37	48	55	53	48	50	65	56	53	59	38	46	36	48
Private individual annuities:																		
Aged 62-64-----	1	(⁷)	(⁷)	(⁷)	1	1	1	1	1	(⁷)	(⁵)	1	1	(⁷)	1	1	3	(⁷)
Aged 65-72-----	3	3	3	-----	2	2	2	4	2	2	12	1	1	1	2	1	1	6
Aged 73 and over-----	2	2	2	-----	3	3	3	5	(⁷)	2	17	2	2	2	2	2	1	3

TABLE 4.1.—Total net worth and net worth less nonfarm home equity for units aged 65 and over—Percentage distribution of units by net worth, 1962

Net worth	Total net worth			Net worth less home equity		
	Married couples	Non-married men	Non-married women	Married couples	Non-married men	Non-married women
Number (thousands):						
Total.....	5,445	2,402	6,329	5,445	2,402	6,329
Reporting on net worth.....	5,257	2,091	5,501	5,119	2,062	5,353
Total percent.....	100	100	100	100	100	100
Negative.....	5	5	4	11	8	7
None.....	6	25	22	14	31	30
\$1-999.....	5	10	10	12	13	16
\$1,000-1,999.....	4	4	5	6	5	6
\$2,000-2,999.....	3	5	4	4	6	5
\$3,000-4,999.....	6	7	7	7	6	5
\$5,000-9,999.....	14	11	13	10	11	7
\$10,000-14,999.....	11	8	8	6	5	4
\$15,000-19,999.....	8	5	5	5	3	2
\$20,000-24,999.....	6	4	3	3	1	1
\$25,000 or more.....	20	9	9	13	7	6
Amount not reported.....	13	7	12	9	5	8
Median amount for all reporting units.....	\$10,860	\$2,655	\$3,090	\$2,740	\$745	\$630

TABLE 4.2—Total assets and assets less nonfarm home equity for units aged 65 and over—Percentage distribution of units by value of assets, by beneficiary status, 1962

Value of assets	Married couples			Nonmarried men			Nonmarried women		
	Total	Benefi- ciaries	Non- benefi- ciaries	Total	Benefi- ciaries	Non- benefi- ciaries	Total	Benefi- ciaries	Non- benefi- ciaries
<i>Total assets</i>									
Number (thousands):									
Total	5,445	4,325	1,120	2,402	1,599	803	6,329	3,796	2,543
Reporting on total assets	5,217	4,162	1,055	2,086	1,464	622	5,489	3,415	2,074
Total percent	100	100	100	100	100	100	100	100	100
None	10	10	11	28	26	34	26	21	34
\$1-999	5	5	6	11	12	9	10	10	10
\$1,000-1,999	4	4	4	5	5	5	4	5	4
\$2,000-2,999	3	3	4	4	5	3	4	5	3
\$3,000-4,999	6	7	5	7	6	7	7	7	7
\$5,000-9,999	14	15	11	12	13	10	13	14	9
\$10,000-14,999	12	13	7	8	8	8	8	9	7
\$15,000 or more	35	34	38	18	19	17	16	17	15
Amount not reported	12	11	15	7	7	6	11	11	11
<i>Median value:</i>									
All reporting units	\$11,180	\$10,970	\$12,565	\$2,900	\$3,155	\$1,920	\$3,285	\$4,320	\$1,475
Units with assets	13,000	12,600	15,000	6,920	7,030	6,700	6,820	6,880	6,660
<i>Assets less home equity</i>									
Number (thousands):									
Reporting on assets less home equity	5,048	4,048	1,000	2,058	1,448	610	5,339	3,325	2,014
Total percent	100	100	100	100	100	100	100	100	100
None	23	23	24	37	33	45	37	31	46
\$1-999	14	14	12	14	16	13	17	17	17
\$1,000-1,999	7	7	7	5	6	4	7	8	6
\$2,000-2,999	5	5	5	6	6	4	5	5	3
\$3,000-4,999	7	7	7	5	6	4	6	7	7
\$5,000-9,999	10	10	9	11	11	10	8	9	6
\$10,000-14,999	7	7	6	5	6	5	4	5	2
\$15,000 or more	21	21	23	11	11	11	10	10	9
Amount not reported	8	7	8	5	6	3	7	7	7
<i>Median value:</i>									
All reporting units	\$2,950	\$2,935	\$2,940	\$790	\$995	\$310	\$610	\$975	\$160
Units with assets less home equity	6,180	6,060	6,940	4,270	3,970	5,220	2,950	3,090	2,650

TABLE 4.3.—Total assets for units aged 65 and over with assets—Percentage distribution of assets by type of asset, by beneficiary status, 1962

Type of asset	Married couples			Nonmarried men			Nonmarried women		
	Total	Bene- fici- aries	Non- bene- fici- aries	Total	Bene- fici- aries	Non- bene- fici- aries	Total	Bene- fici- aries	Non- bene- fici- aries
Total assets (percent)-----	100	100	100	100	100	100	100	100	100
Financial assets-----	44	44	44	40	42	37	46	45	47
Liquid assets-----	24	24	23	28	26	30	26	27	23
Other ¹ -----	20	20	21	12	16	7	20	18	24
Equity in nonfarm home-----	31	31	32	32	34	27	34	35	32
Investment in other real estate, business, or farm-----	25	25	24	28	25	36	20	19	22

¹ Includes marketable securities and value of collectible loans to others.

TABLE 4.4—Equity in nonfarm home for units aged 65 and over—Percentage distribution of units by amount of equity, by beneficiary status, 1962

Amount of equity	Married couples			Nonmarried men			Nonmarried women		
	Total	Bene- fici- aries	Non- bene- fici- aries	Total	Bene- fici- aries	Non- bene- fici- aries	Total	Bene- fici- aries	Non- bene- fici- aries
Number (thousands):									
Total-----	5,445	4,325	1,120	2,402	1,599	803	6,329	3,786	2,543
Reporting on home equity-----	5,268	4,192	1,076	2,125	1,490	635	5,654	3,528	2,126
Total percent-----	100	100	100	100	100	100	100	100	100
None ¹ -----	34	33	36	65	65	66	62	60	65
\$1-1,999-----	3	2	3	5	3	6	2	2	3
\$2,000-2,999-----	3	3	3	2	2	2	2	2	2
\$3,000-3,999-----	4	4	4	3	3	4	3	2	3
\$4,000-4,999-----	3	4	1	2	2	3	2	3	1
\$5,000-6,999-----	8	9	6	5	6	4	6	6	5
\$7,000-9,999-----	11	11	10	6	6	5	7	8	6
\$10,000-14,999-----	16	16	14	5	5	4	8	9	7
\$15,000 or more-----	17	17	21	7	8	5	9	10	8
Median equity for units with home equity-----	\$10,100	\$9,880	\$11,100	\$7,270	\$7,810	\$6,140	\$9,070	\$9,190	\$8,860

¹ Includes farm homeowners. See table 12.7 for percent of units that own homes.

TABLE 4.5.—Financial assets for units aged 65 and over—Percentage distribution of units by value of assets, by beneficiary status, 1962

Value of financial assets	Married couples			Nonmarried men			Nonmarried women		
	Total	Bene- fici- aries	Non- bene- fici- aries	Total	Bene- fici- aries	Non- bene- fici- aries	Total	Bene- fici- aries	Non- bene- fici- aries
Number (thousands):									
Total.....	5,445	4,326	1,120	2,402	1,599	803	6,329	3,786	2,543
Reporting on financial assets.....	4,998	4,006	992	2,057	1,440	617	5,300	3,286	2,014
Total percent.....	100	100	100	100	100	100	100	100	100
None.....	28	27	32	41	38	49	40	34	50
\$1-499.....	10	11	9	11	11	9	12	12	12
\$500-999.....	7	7	5	6	6	6	7	8	6
\$1,000-1,499.....	5	5	4	4	4	3	5	6	4
\$1,500-1,999.....	3	4	3	2	2	2	2	3	2
\$2,000-2,999.....	5	6	4	7	8	5	5	6	4
\$3,000-3,999.....	5	5	5	3	3	3	4	4	3
\$4,000-4,999.....	3	3	3	2	2	2	3	3	1
\$5,000-6,999.....	5	6	4	5	5	6	4	5	3
\$7,000-9,999.....	5	4	5	4	5	2	3	4	3
\$10,000-14,999.....	5	5	6	5	5	5	3	4	2
\$15,000 or more.....	14	13	16	7	8	6	7	7	6
Amount not reported.....	4	4	4	3	3	3	4	4	5
Median value:									
All reporting units.....	\$1,340	\$1,355	\$1,270	\$390	\$525	\$35	\$400	\$710	\$20
Units with financial assets.....	3,660	3,490	4,430	2,740	2,710	2,840	2,200	2,350	1,830

TABLE 4.6.—Securities for units aged 65 and over—Percentage distribution of units by value of securities, 1962

Value of securities	Married couples	Nonmarried men	Nonmarried women
Number (thousands):			
Total.....	5,445	2,402	6,329
Reporting on securities.....	5,262	2,123	5,560
Total percent.....	100	100	100
None.....	86	91	90
\$1-999.....	3	2	2
\$1,000-2,999.....	2	3	2
\$3,000-4,999.....	1	(1)	(1)
\$5,000-9,999.....	2	1	1
\$10,000-14,999.....	1	2	2
\$15,000 or more.....	5	5	2
Amount not reported.....	1	1	1
Median value for units with securities.....	\$7,150	\$5,000	\$5,000

¹ Not shown where 0.5 percent or less.

TABLE 4.7.—Liquid assets for units aged 65 and over—Percentage distribution of units by value of assets, by beneficiary status, 1962

Value of liquid assets	Married couples			Nonmarried men			Nonmarried women		
	Total	Bene- fici- aries	Non- bene- fici- aries	Total	Bene- fici- aries	Non- bene- fici- aries	Total	Bene- fici- aries	Non- bene- fici- aries
Number (thousands):									
Total.....	5,445	4,325	1,120	2,402	1,599	803	6,329	3,786	2,543
Reporting on liquid assets.....	4,971	3,981	990	2,048	1,431	617	5,285	3,279	2,006
Total percent.....	100	100	100	100	100	100	100	100	100
None.....	29	28	34	42	39	50	41	35	51
\$1-499.....	11	11	10	12	12	11	13	13	12
\$500-999.....	8	8	6	6	6	5	8	9	7
\$1,000-1,499.....	5	5	5	5	6	3	6	4	4
\$1,500-1,999.....	4	4	3	2	3	2	3	3	2
\$2,000-2,999.....	7	7	5	7	8	5	6	6	4
\$3,000-3,999.....	5	5	5	4	4	4	4	4	3
\$4,000-4,999.....	3	3	3	3	3	2	3	3	2
\$5,000-6,999.....	7	7	6	5	5	6	5	5	4
\$7,000-9,999.....	4	4	5	4	5	1	2	3	2
\$10,000-14,999.....	5	5	5	4	3	4	3	3	2
\$15,000 or more.....	9	9	10	5	5	5	4	5	4
Amount not reported.....	2	2	2	1	1	2	2	1	3
Median value:									
All reporting units.....	\$1,110	\$1,150	\$960	\$320	\$450	(1)	\$335	\$585	(1)
Units with liquid assets.....	3,010	2,910	3,540	2,440	2,410	\$2,530	1,725	1,845	\$1,460

¹ 50 percent or more have no liquid assets.

TABLE 4.8.—Face value of life insurance for units aged 65 and over—Percentage distribution of units by value of insurance, by beneficiary status, 1962

Face value of life insurance	Married couples			Nonmarried men			Nonmarried women		
	Total	Bene- fici- aries	Non- bene- fici- aries	Total	Bene- fici- aries	Non- bene- fici- aries	Total	Bene- fici- aries	Non- bene- fici- aries
Number (thousands):									
Total.....	5,445	4,325	1,120	2,402	1,599	808	6,329	3,786	2,543
Reporting on insurance.....	5,291	4,224	1,067	2,115	1,481	634	5,697	3,540	2,157
Total percent.....	100	100	100	100	100	100	100	100	100
None.....	32	32	31	54	51	61	55	48	67
\$1-499.....	3	3	2	6	5	7	9	8	9
\$500-999.....	6	6	4	9	11	6	16	19	11
\$1,000-1,499.....	10	10	8	12	14	9	12	15	8
\$1,500-1,999.....	7	7	7	2	3	1	3	4	1
\$2,000-2,999.....	13	14	10	7	7	7	3	3	2
\$3,000-3,999.....	7	7	7	3	3	1	1	1	(1)
\$4,000-4,999.....	4	4	4	1	1	1	(1)	(1)	(1)
\$5,000-9,999.....	9	8	12	3	4	3	1	1	1
\$10,000 or more.....	8	6	14	3	2	4	(1)	(1)	(1)
Face value not reported.....	1	(1)	2	(1)	-----	1	(1)	1	(1)
Median value for units with insurance.....	\$2,580	\$2,460	\$3,380	\$1,325	\$1,310	\$1,380	\$920	\$950	\$835

¹ Not shown where 0.5 percent or less.

TABLE 4.9.—Personal debts for units aged 65 and over—Percentage distribution of units by amount of debt, by beneficiary status, 1962

Amount of personal debts	Married couples			Nonmarried men			Nonmarried women		
	Total	Bene- fici- aries	Non- bene- fici- aries	Total	Bene- fici- aries	Non- bene- fici- aries	Total	Bene- fici- aries	Non- bene- fici- aries
Number (thousands):									
Total.....	5,445	4,325	1,120	2,402	1,599	803	6,329	3,786	2,543
Reporting on debts.....	5,393	4,298	1,095	2,134	1,496	638	5,760	3,591	2,169
Total percent.....	100	100	100	100	100	100	100	100	100
None.....	76	76	76	87	87	89	88	87	90
\$1-499.....	15	16	13	7	8	6	10	10	9
\$500-999.....	4	4	4	1	1	1	1	1	(¹)
\$1,000-1,499.....	2	2	3	1	(¹)	1	(¹)	(¹)	(¹)
\$1,500-1,999.....	1	1	1	1	1	2	(¹)	(¹)	(¹)
\$2,000 or more.....	1	1	2	2	1	1	(¹)	(¹)	(¹)
Median amount for units with debts....	\$385	\$370	\$470	\$410	\$390	\$470	\$290	\$295	\$275

¹ Not shown where 0.5 percent or less.

TABLE 4.10.—Total net worth and net worth less nonfarm home equity for units aged 65 and over—Percent with positive net worth, and median amount, by income group and beneficiary status, 1962

Net worth and income group	Married couples			Nonmarried men			Nonmarried women		
	Total	Bene- fici- aries	Non- bene- fici- aries	Total	Bene- fici- aries	Non- bene- fici- aries	Total	Bene- fici- aries	Non- bene- fici- aries
<i>Total net worth</i>									
Number (thousands):									
Reporting on income:									
Low third.....	1,572	1,255	317	735	405	330	1,867	761	1,106
Middle third.....	1,576	1,392	184	708	575	133	1,811	1,232	579
High third.....	1,581	1,149	432	730	508	222	1,863	1,351	512
Reporting on net worth:									
Low income third.....	1,520	1,206	303	615	339	276	1,568	665	901
Middle income third.....	1,560	1,378	181	643	538	106	1,704	1,158	543
High income third.....	1,567	1,142	425	713	504	210	1,763	1,316	445
Percent with net worth:									
Low income third.....	78	80	71	49	55	43	52	56	49
Middle income third.....	89	89	88	65	66	62	70	76	57
High income third.....	95	97	96	87	86	96	86	87	83
<i>Median amount:</i>									
All reporting units: ¹									
Low income third.....	\$4,215	\$5,055	\$1,795	(²)	\$230	(²)	\$330	\$570	\$105
Middle income third.....	10,335	10,225	11,710	\$1,815	1,605	\$3,450	2,345	2,960	820
High income third.....	23,335	23,810	21,665	9,010	8,320	11,060	9,260	9,350	8,975
Units with positive net worth:									
Low income third.....	6,600	7,120	3,760	4,100	4,970	3,330	4,110	3,660	4,450
Middle income third.....	12,000	11,800	14,250	6,020	5,820	6,660	5,200	5,060	5,640
High income third.....	25,050	24,400	22,650	11,600	10,900	12,800	11,600	11,300	12,800
<i>Net worth less home equity</i>									
Number reporting on net worth less home equity (thousands):									
Low income third.....	1,532	1,223	310	615	340	274	1,566	670	896
Middle income third.....	1,554	1,372	182	646	538	108	1,688	1,156	532
High income third.....	1,554	1,134	419	708	498	209	1,740	1,299	439
Percent with net worth less home equity:									
Low income third.....	54	55	43	37	43	28	41	45	38
Middle income third.....	75	75	74	59	59	58	57	63	44
High income third.....	91	91	89	80	80	81	77	77	77
<i>Median amount:</i>									
All reporting units: ¹									
Low income third.....	\$275	\$350	(²)	(²)	(²)	(²)	(²)	(²)	(²)
Middle income third.....	2,290	2,380	\$1,645	\$510	\$510	\$475	\$380	\$665	(²)
High income third.....	11,980	12,860	9,525	3,965	3,475	4,750	2,935	3,105	\$2,335
Units with net worth less home equity:									
Low income third.....	2,930	3,020	2,410	2,500	2,770	2,260	1,800	1,650	2,060
Middle income third.....	4,650	4,650	4,600	3,330	3,130	5,060	2,110	2,380	1,220
High income third.....	14,350	14,950	12,300	6,420	6,320	6,520	6,420	6,560	5,700

¹ Includes units reporting zero, negative, and positive net worth; units reporting, but the amount undetermined, are distributed among the negative and positive amounts, but not for zero.

² 50 percent or more have no net worth.

TABLE 4.11.—Total assets and assets less nonfarm home equity for units aged 65 and over—Percent with assets, and median amount, by income group and beneficiary status, 1962

Assets and income group	Married couples			Nonmarried men			Nonmarried women		
	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries
<i>Total assets</i>									
Number (thousands):									
Reporting on income:									
Low income third.....	1,569	1,249	318	735	405	330	1,866	762	1,104
Middle income third.....	1,573	1,389	184	708	574	133	1,811	1,232	578
High income third.....	1,577	1,147	430	730	509	221	1,860	1,349	511
Reporting on total assets:									
Low income third.....	1,519	1,216	303	615	340	275	1,569	666	903
Middle income third.....	1,556	1,372	184	644	538	106	1,699	1,155	544
High income third.....	1,566	1,139	427	711	502	209	1,759	1,312	447
Percent with assets:									
Low income third.....	80	81	74	51	58	44	54	58	51
Middle income third.....	90	91	90	68	69	65	72	77	60
High income third.....	98	98	98	90	88	93	88	89	86
<i>Median value:</i>									
All reporting units:									
Low income third.....	\$4,495	\$5,250	\$2,150	\$90	\$665	⁽¹⁾	\$340	\$590	\$125
Middle income third.....	10,475	10,305	11,955	2,080	1,750	\$3,500	2,440	3,065	710
High income third.....	⁽²⁾	⁽²⁾	⁽²⁾	9,510	8,690	11,605	9,450	9,470	9,320
Units with assets:									
Low income third.....	6,540	7,060	3,860	4,200	5,080	3,270	4,180	3,600	4,570
Middle income third.....	11,900	11,700	13,900	6,020	5,900	6,400	5,300	5,180	5,680
High income third.....	⁽²⁾	⁽²⁾	⁽²⁾	11,850	11,050	12,850	11,550	11,250	12,650
<i>Assets less home equity</i>									
Number reporting on assets less home equity (thousands):									
Low income third.....	1,533	1,225	308	613	338	274	1,567	674	893
Middle income third.....	1,539	1,359	180	645	537	108	1,684	1,148	536
High income third.....	1,549	1,130	419	710	501	209	1,735	1,295	440
Percent with assets less home equity:									
Low income third.....	57	58	50	39	46	30	43	47	40
Middle income third.....	77	78	76	63	63	60	59	64	47
High income third.....	94	95	92	84	84	85	80	80	80
<i>Median value:</i>									
All reporting units:									
Low income third.....	\$315	\$405	⁽¹⁾	⁽¹⁾	⁽¹⁾	⁽¹⁾	⁽¹⁾	⁽¹⁾	⁽¹⁾
Middle income third.....	2,410	2,530	\$1,785	\$490	\$470	\$575	\$350	\$645	⁽¹⁾
High income third.....	12,185	13,040	9,710	4,205	3,815	5,085	3,090	3,400	\$2,425
Units with assets less home equity:									
Low income third.....	2,780	2,860	2,380	2,410	2,550	2,250	1,605	1,410	2,000
Middle income third.....	4,390	4,430	3,850	3,000	2,930	3,750	2,000	2,290	1,125
High income third.....	13,700	14,350	11,650	6,160	6,020	6,320	6,140	6,320	5,360

¹ 50 percent or more have no assets.² More than \$15,000.

TABLE 4.12.—Personal debts for units aged 65 and over—Percent with debts, and median amount, by income group and beneficiary status, 1962

Income group	Married couples			Nonmarried men			Nonmarried women		
	Total	Bene- fici- aries	Non- bene- fici- aries	Total	Bene- fici- aries	Non- bene- fici- aries	Total	Bene- fici- aries	Non- bene- fici- aries
Number (thousands):									
Reporting on income:									
Low third.....	1,569	1,249	318	735	405	330	1,866	762	1,104
Middle third.....	1,573	1,389	184	708	574	133	1,811	1,232	578
High third.....	1,577	1,147	430	730	509	221	1,860	1,349	511
Reporting on debt:									
Low income third.....	1,555	1,243	312	617	341	276	1,619	691	928
Middle income third.....	1,572	1,390	182	653	546	107	1,731	1,179	552
High income third.....	1,574	1,144	430	722	509	213	1,778	1,324	454
Percent with debt:									
Low income third.....	28	29	23	10	11	8	10	11	9
Middle income third.....	26	25	31	11	11	11	14	16	12
High income third.....	22	21	26	17	17	17	13	13	13
Median amount for units with debts:									
Low income third.....	\$315	\$305	\$360	\$290	(¹)	(¹)	\$270	\$275	\$265
Middle income third.....	360	345	465	350	\$325	(¹)	260	265	250
High income third.....	700	715	630	820	625	(¹)	335	340	325

¹ Not shown where base is less than 50,000.

TABLE 4.13.—Total assets and personal debts for units aged 65 and over—Percent with assets and debts, and median amount, by type of asset and income group, 1962

Type of asset	Married couples			Nonmarried men			Nonmarried women		
	Low in- come third	Middle in- come third	High in- come third	Low in- come third	Middle in- come third	High in- come third	Low in- come third	Middle in- come third	High in- come third
Percent with—									
Financial assets.....	48	72	92	33	58	82	40	56	78
Equity in nonfarm home.....	56	69	72	25	30	45	26	38	47
Investment in other real estate, business, or farm.....	24	24	34	15	13	26	6	10	22
Personal debts.....	28	26	22	10	11	17	10	14	13
Median amount:									
All reporting units:									
Financial assets.....	(¹)	\$1,195	\$6,650	(¹)	\$320	\$2,525	(¹)	\$220	\$1,960
Equity in nonfarm home.....	\$1,695	5,935	10,260	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)
Investment in other real estate, business, or farm.....	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)
Personal debts.....	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)
Unit with item:									
Financial assets.....	1,375	2,890	7,930	1,110	2,520	3,750	1,355	1,405	4,050
Equity in nonfarm home.....	6,120	9,160	13,800	3,720	6,200	9,190	6,480	7,360	11,050
Investment in other real estate, business, or farm.....	5,760	9,310	(²)	5,000	7,000	10,400	4,500	6,920	11,950
Personal debts.....	315	360	700	290	350	820	270	260	335

¹ 50 percent or more do not have the item.² More than \$15,000.

TABLE 4.14.—Total net worth and net worth less nonfarm home equity for units aged 62 and over—Percent with positive net worth, and median amount, by age and beneficiary status, 1962

Net worth and age	Married couples			Nonmarried men			Nonmarried women		
	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries
<i>Total net worth</i>									
Number (thousands):									
Aged 62-64:									
Total.....	1,785	456	1,320	380	124	256	814	406	408
Reporting on net worth.....	1,728	450	1,278	303	99	205	758	391	367
Aged 65-72:									
Total.....	3,346	2,542	804	1,077	724	353	2,797	1,972	825
Reporting on net worth.....	3,233	2,469	764	977	677	298	2,547	1,838	711
Aged 73 and over:									
Total.....	2,101	1,784	317	1,324	874	450	3,533	1,818	1,715
Reporting on net worth.....	2,023	1,724	300	1,113	788	325	2,951	1,584	1,368
Percent with positive net worth:									
Aged 62-64.....	88	83	90	68	63	70	76	75	77
Aged 65-72.....	89	85	90	67	68	65	72	77	60
Aged 73 and over.....	86	87	76	69	72	60	69	76	61
<i>Median amount:</i>									
All reporting units: ¹									
Aged 62-64.....	\$10,990	\$6,780	\$12,485	\$1,350	\$695	\$1,950	\$5,285	\$4,065	\$6,430
Aged 65-72.....	11,615	10,875	15,230	2,480	2,270	3,210	3,765	4,625	1,445
Aged 73 and over.....	9,765	10,270	5,625	2,810	3,820	855	2,625	3,635	1,460
Units with positive net worth:									
Aged 62-64.....	12,900	9,460	14,100	4,680	3,830	5,600	9,310	7,660	11,000
Aged 65-72.....	13,650	12,850	17,050	6,580	5,960	8,620	7,600	7,420	8,440
Aged 73 and over.....	12,150	12,250	10,350	7,690	8,500	5,780	6,220	6,360	5,940
<i>Net worth less home equity</i>									
Number reporting on net worth less home equity (thousands):									
Aged 62-64.....	1,677	446	1,231	305	99	205	745	385	362
Aged 65-72.....	3,146	2,406	739	967	671	297	2,471	1,782	690
Aged 73 and over.....	1,972	1,676	295	1,097	783	314	2,879	1,556	1,324
Percent with net worth less home equity:									
Aged 62-64.....	71	62	74	56	48	60	61	57	66
Aged 65-72.....	73	72	76	59	60	58	60	65	49
Aged 73 and over.....	73	75	62	60	65	48	58	65	50
<i>Median amount:</i>									
All reporting units: ¹									
Aged 62-64.....	\$2,750	\$1,210	\$4,510	\$465	(²)	\$995	\$865	\$450	\$1,825
Aged 65-72.....	2,685	2,320	3,615	725	\$695	860	695	920	30
Aged 73 and over.....	2,795	3,050	825	750	1,240	(²)	575	910	170
Units with net worth less home equity:									
Aged 62-64.....	6,720	4,450	7,480	3,440	1,450	5,100	4,210	3,000	5,260
Aged 65-72.....	7,090	6,780	8,440	4,180	3,580	5,400	3,580	3,580	3,010
Aged 73 and over.....	6,000	6,140	4,710	4,870	4,750	5,220	2,780	2,890	2,560

¹ Includes units reporting zero, negative, and positive net worth; units reporting, but the amount undetermined, are distributed among the negative and positive amounts, but not for zero.

² 50 percent or more have no net worth.

TABLE 4.15.—Total assets and assets less nonfarm home equity for units aged 62 and over—Percent with assets, and median amount, by age and beneficiary status, 1962

Assets and age	Married couples			Nonmarried men			Nonmarried women		
	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries
<i>Total assets</i>									
Number (thousands):									
Aged 62-64:									
Total.....	1,785	465	1,320	380	124	256	814	406	408
Reporting on total assets.....	1,707	447	1,260	299	96	203	768	397	371
Aged 65-72:									
Total.....	3,346	2,542	804	1,077	724	353	2,797	1,972	825
Reporting on total assets.....	3,210	2,455	755	974	677	297	2,544	1,833	711
Aged 73 and over:									
Total.....	2,101	1,784	317	1,324	874	450	3,533	1,818	1,715
Reporting on total assets.....	2,007	1,707	300	1,112	787	325	2,945	1,582	1,363
Percent with assets:									
Aged 62-64.....	91	87	93	71	63	74	81	80	81
Aged 65-72.....	92	91	93	72	73	70	76	80	65
Aged 73 and over.....	88	89	80	71	71	75	72	79	65
<i>Median value:</i>									
All reporting units:									
Aged 62-64.....	\$11,485	\$7,475	\$12,860	\$1,595	\$360	\$1,970	\$5,380	\$4,340	\$6,575
Aged 65-72.....	12,020	11,345	15,000	2,880	2,595	3,500	4,030	4,835	1,560
Aged 73 and over.....	9,890	10,455	5,850	2,920	3,915	885	2,795	3,780	1,430
Units with assets:									
Aged 62-64.....	12,850	9,520	13,950	4,410	3,870	5,000	8,800	7,330	10,600
Aged 65-72.....	13,600	12,900	15,000	6,420	5,900	8,500	7,570	7,450	8,080
Aged 73 and over.....	12,050	12,250	9,790	7,630	8,440	5,840	6,300	6,380	6,140
<i>Assets less home equity</i>									
Number reporting on assets less home equity (thousands):									
Aged 62-64.....	1,636	440	1,196	304	100	204	752	389	363
Aged 65-72.....	3,073	2,388	705	962	667	295	2,462	1,769	693
Aged 73 and over.....	1,955	1,660	295	1,096	781	315	2,877	1,556	1,321
Percent with assets less home equity:									
Aged 62-64.....	78	70	81	61	48	67	66	62	71
Aged 65-72.....	78	77	80	64	65	62	64	69	54
Aged 73 and over.....	76	78	67	63	68	49	62	69	54
<i>Median value:</i>									
All reporting units:									
Aged 62-64.....	\$3,345	\$1,430	\$4,605	\$405	(¹)	\$940	\$1,050	\$375	\$1,810
Aged 65-72.....	2,900	2,640	3,810	830	\$790	960	730	980	155
Aged 73 and over.....	2,980	3,270	920	750	1,495	(¹)	505	965	165
Units with assets less home equity:									
Aged 62-64.....	6,240	4,120	6,740	3,140	1,625	3,870	3,890	2,850	5,000
Aged 65-72.....	6,520	6,140	8,290	3,970	3,430	5,260	3,380	3,640	2,760
Aged 73 and over.....	5,760	5,980	4,360	4,630	4,540	5,180	2,710	2,780	2,600

¹ 50 percent or more have no assets.

TABLE 4.16.—Financial assets for units aged 62 and over—Percent with assets, and median amount, by age and beneficiary status, 1962

Age	Married couples			Nonmarried men			Nonmarried women		
	Total	Beneficiaries	Nonbeneficiaries	Total	Beneficiaries	Nonbeneficiaries	Total	Beneficiaries	Nonbeneficiaries
Number (thousands):									
Aged 62-64:									
Total.....	1,785	465	1,320	380	124	256	814	406	408
Reporting on financial assets..	1,615	429	1,186	304	102	202	745	379	366
Aged 65-72:									
Total.....	3,346	2,542	804	1,077	724	353	2,797	1,972	825
Reporting on financial assets..	3,067	2,363	704	958	662	296	2,457	1,759	698
Aged 73 and over:									
Total.....	2,101	1,784	317	1,324	874	450	3,533	1,818	1,715
Reporting on financial assets..	1,931	1,643	288	1,099	778	321	2,843	1,527	1,316
Percent with financial assets:									
Aged 62-64.....	71	61	75	56	45	62	61	58	64
Aged 65-72.....	72	72	72	60	61	58	61	65	50
Aged 73 and over.....	71	74	57	58	63	44	59	67	51
Median value:									
All reporting units:									
Aged 62-64.....	\$1,025	\$425	\$1,465	\$225	(¹)	\$495	\$360	\$195	\$995
Aged 65-72.....	1,265	1,095	2,225	435	\$435	440	445	695	10
Aged 73 and over.....	1,530	1,955	250	345	680	(¹)	365	725	25
Units with financial assets:									
Aged 62-64.....	2,810	1,295	3,400	1,750	1,080	2,310	2,430	1,395	3,500
Aged 65-72.....	3,380	2,950	5,000	2,560	2,410	2,820	2,310	2,460	1,800
Aged 73 and over.....	4,140	4,320	3,230	2,910	2,950	3,000	2,110	2,250	1,850

¹ 50 percent or more have no assets.

TABLE 4.17.—Personal debts for units aged 62 and over—Percent with debts, and median amount, by age and beneficiary status, 1962

Age	Married couples			Nonmarried men			Nonmarried women		
	Total	Beneficiaries	Nonbeneficiaries	Total	Beneficiaries	Nonbeneficiaries	Total	Beneficiaries	Nonbeneficiaries
Number (thousands):									
Aged 62-64:									
Total.....	1,785	465	1,320	380	124	256	814	406	408
Reporting on debt.....	1,763	460	1,303	314	107	207	783	404	379
Aged 65-72:									
Total.....	3,346	2,542	804	1,077	724	353	2,797	1,972	825
Reporting on debt.....	3,307	2,527	780	989	683	306	2,669	1,923	746
Aged 73 and over:									
Total.....	2,101	1,784	317	1,324	874	450	3,533	1,818	1,715
Reporting on debt.....	2,086	1,771	315	1,145	813	332	3,091	1,668	1,423
Percent with debt:									
Aged 62-64.....	36	43	34	23	19	25	27	30	23
Aged 65-72.....	28	28	28	16	15	19	15	15	16
Aged 73 and over.....	18	18	14	9	11	5	9	10	7
Median amount for units with debts:									
Aged 62-64.....	\$545	\$455	\$610	\$425	(¹)	\$460	\$335	\$325	\$350
Aged 65-72.....	405	385	520	430	\$380	900	290	300	265
Aged 73 and over.....	340	340	(¹)	380	400	(¹)	290	285	295

¹ Not shown where base is less than 50,000.

TABLE 4.18.—Changes in financial assets for units aged 65 and over—Percentage distribution of units by type of change, by value of assets and hospitalization status 1962

Financial assets and type of change	Married couples			Nonmarried men			Nonmarried women		
	Total	In any medical facility	Not in any medical facility	Total	In any medical facility	Not in any medical facility	Total	In any medical facility	Not in any medical facility
Number (thousands):									
Reporting ¹	4,426	1,096	3,330	1,856	316	1,542	4,806	709	4,096
\$0-499.....	1,632	408	1,225	952	166	786	2,522	379	2,143
\$500-1,999.....	715	172	543	231	24	209	780	118	661
\$2,000 or more.....	2,079	516	1,562	673	126	547	1,504	212	1,292
Percent reporting ¹	100	100	100	100	100	100	100	100	100
Increase.....	10	9	10	7	9	7	6	5	6
Decrease.....	17	24	15	15	22	13	17	29	15
No change.....	73	67	75	78	69	80	77	66	80
\$0-499.....	100	100	100	100	100	100	100	100	100
Increase.....	2	2	3	2	1	2	2	1	2
Decrease.....	15	21	13	8	5	9	10	21	8
No change.....	82	77	84	90	94	89	88	78	90
\$500-1,999.....	100	100	100	100	(?)	100	100	100	100
Increase.....	10	8	11	6	-----	4	7	8	7
Decrease.....	22	30	19	26	-----	26	26	53	22
No change.....	68	63	69	69	-----	70	67	38	71
\$2,000 or more.....	100	100	100	100	100	100	100	100	100
Increase.....	16	15	16	16	18	15	12	12	12
Decrease.....	17	25	15	20	43	15	24	31	23
No change.....	67	60	69	64	39	70	65	58	66

¹ Includes those reporting on assets and changes and stay in any medical facility.² Not shown where base is less than 50,000.

TABLE 4.19.—Changes in financial assets for units aged 65 and over—Percentage distribution of units by type of change, by value of assets and income group, 1962

Financial assets and type of change	Married couples			Nonmarried men			Nonmarried women		
	Low income third	Middle income third	High income third	Low income third	Middle income third	High income third	Low income third	Middle income third	High income third
Number (thousands):									
Reporting on income.....	1,569	1,573	1,578	735	708	730	1,866	1,810	1,860
Reporting on assets and change.....	1,338	1,429	1,398	560	593	651	1,481	1,567	1,548
\$0-499.....	824	515	180	436	312	172	1,030	887	528
\$500-1,999.....	212	294	168	53	75	104	212	291	231
\$2,000 or more.....	302	620	1,050	71	206	375	239	389	789
Percent reporting.....	100	100	100	100	100	100	100	100	100
Increase.....	3	7	20	3	5	14	3	4	19
Decrease.....	17	21	14	12	14	18	15	17	19
No change.....	80	72	66	85	82	69	82	79	72
\$0-499.....	100	100	100	100	100	100	100	100	100
Increase.....	1	3	7	2	1	2	1	2	2
Decrease.....	11	19	21	6	8	13	9	10	12
No change.....	88	78	73	91	92	84	90	88	86
\$500-1,999.....	100	100	100	100	100	100	100	100	100
Increase.....	6	10	16	8	3	8	8	5	8
Decrease.....	25	22	17	36	19	26	24	30	25
No change.....	69	68	68	57	79	66	68	66	67
\$2,000 or more.....	100	100	100	100	100	100	100	100	100
Increase.....	4	9	24	3	11	20	8	9	14
Decrease.....	28	22	12	31	22	17	33	22	21
No change.....	68	70	65	66	67	62	59	68	64

TABLE 4.20.—Changes in financial assets for units aged 62 and over—Percentage distribution of units by type of change, by value of assets and age, 1962

Financial assets and type of change	Married couples			Nonmarried men			Nonmarried women		
	Aged 62-64	Aged 65-72	Aged 73 and over	Aged 62-64	Aged 65-72	Aged 73 and over	Aged 62-64	Aged 65-72	Aged 73 and over
Number (thousands):									
Reporting on assets and change..	1,426	2,697	1,730	279	867	990	678	2,208	2,599
\$0-499.....	539	993	640	159	437	514	355	1,125	1,398
\$500-1,999.....	276	469	246	41	120	112	98	361	419
\$2,000 or more.....	611	1,235	844	79	310	364	225	722	782
Percent reporting.....	100	100	100	100	100	100	100	100	100
Increase.....	14	11	8	16	8	7	10	7	5
Decrease.....	18	17	18	10	15	14	19	18	16
No change.....	68	72	74	74	77	79	71	76	79
\$0-499.....	100	100	100	100	100	100	100	100	100
Increase.....	5	3	2	4	2	1	2	2	1
Decrease.....	18	16	14	8	7	10	16	11	9
No change.....	77	81	84	89	91	89	82	87	90
\$500-1,999.....	100	100	100	(¹)	100	100	100	100	100
Increase.....	9	11	9	-----	7	55	13	8	7
Decrease.....	22	20	24	-----	24	27	24	30	23
No change.....	68	68	67	-----	69	68	63	62	70
\$2,000 or more.....	100	100	100	100	100	100	100	100	100
Increase.....	24	17	13	35	17	15	22	13	10
Decrease.....	17	16	19	13	24	17	22	22	25
No change.....	59	66	68	52	60	68	56	64	65

¹ Not shown where base is less than 50,000.

TABLE 4.21.—Comparison of assets for beneficiary units aged 65 and over—Percentage distribution of units by value of assets, by type of asset, 1957 and 1962

Marital status and value of assets	Total assets		Equity in home		Financial assets	
	1957 ¹	1962	1957 ¹	1962	1957 ¹	1962
<i>Married couples ²</i>						
Percent reporting ³	100	100	100	100	100	100
None.....	12	11	35	33	28	28
\$1-999.....	7	6	1	-----	19	18
\$1,000-2,999.....	8	8	6	6	18	14
\$3,000-4,999.....	9	6	9	7	8	8
\$5,000-9,999.....	19	17	26	21	11	11
\$10,000-14,999.....	15	14	13	17	15	20
\$15,000 or more.....	30	37	9	17		
Median value.....	\$8,790	\$11,210	\$4,760	\$6,000	\$1,270	\$1,480
<i>Nonmarried persons ³</i>						
Percent reporting ³	100	100	100	100	100	100
None.....	32	24	65	62	43	36
\$1-999.....	14	12	2	1	21	20
\$1,000-2,999.....	9	12	5	3	13	16
\$3,000-4,999.....	8	8	6	5	9	7
\$5,000-9,999.....	15	16	14	13	7	10
\$10,000-14,999.....	8	10	6	8	7	12
\$15,000 or more.....	15	20	3	9		
Median value.....	\$1,915	\$3,750	(⁴)	(⁴)	\$255	\$660

¹ Based on data from 1957 survey.² Excludes part-year and parent beneficiaries.³ Cases not reporting amount assumed to have same distribution as those providing complete information.⁴ 50 percent or more have no home equity.

TABLE 5.2.—Actual income and income with prorated assets for units aged 65 and over—Percentage distribution of units by income, by beneficiary status and earnings, 1962

Income	Married couples				Nonmarried men				Nonmarried women			
	With earnings		Without earnings		With earnings		Without earnings		With earnings		Without earnings	
	Income with prorated assets ¹	Actual income	Income with prorated assets ¹	Actual income	Income with prorated assets ¹	Actual income	Income with prorated assets ¹	Actual income	Income with prorated assets ¹	Actual income	Income with prorated assets ¹	Actual income
	2,998 2,309	2,998 2,309	2,449 2,030	2,449 2,030	666 536	666 536	1,738 1,530	1,738 1,530	1,422 1,061	1,422 1,061	4,907 4,025	4,907 4,025
Number (thousands):												
Total.....	100	100	100	100	100	100	100	100	100	100	100	100
Reporting on income and assets.....	3	2	8	6	14	7	39	35	20	13	59	52
Total percent.....	14	12	33	30	29	26	40	40	37	34	32	34
Less than \$1,000.....	21	17	31	29	19	18	15	18	26	25	5	6
\$1,000-2,000.....	18	19	14	16	11	11	3	3	7	10	2	3
\$2,000-3,000.....	14	12	7	10	10	12	1	3	3	6	1	1
\$3,000-4,999.....	31	38	7	10	17	27	2	5	6	11	2	4
\$5,000 or more.....												
Median income: ²												
All reporting units.....	\$3,680	\$3,985	\$2,285	\$2,475	\$2,380	\$2,935	\$1,265	\$1,420	\$1,810	\$2,095	\$855	\$955
Beneficiaries.....	3,420	3,740	2,365	2,550	2,130	2,570	1,410	1,580	1,840	2,105	1,040	1,205
Nonbeneficiaries.....	4,995	5,500	1,775	1,875	3,950	4,320	845	890	1,680	2,060	695	745

¹ Excludes equity in nonfarm home. Actual income less income from assets plus the portion of asset holdings that would have been available for spending annually if all assets were prorated over the average remaining years of life of the unit, with a 4-percent annual return. Sex differentials in longevity included in computation. For couples, proration based on joint probability of number of years remaining for husband and wife together and number of years either spouse might survive alone to draw two-thirds of asset holdings available to couple annually.

² Based on \$1,000 groupings and therefore not strictly comparable with those shown in table 5.1, based on \$500 groupings.

TABLE 5.3.—Improvement in income for units aged 65 and over by addition of prorated assets—Percentage distribution of units by extent of improvement, by beneficiary status and actual income, 1962

Beneficiary status and actual income	Number reporting ¹ (thousands)	Percent with ² —			
		Total percent	No improve- ment ³	Moderate improve- ment ⁴	Appreciable improve- ment ⁵
<i>Total</i>					
Married couples:					
Less than \$1,000-----	224	100	76	19	4
\$1,000-1,999-----	1,007	100	81	14	4
\$2,000-2,999-----	1,097	100	77	16	6
\$3,000-3,999-----	713	100	76	15	9
\$4,000-4,999-----	453	100	68	(⁶)	(⁶)
Nonmarried men:					
Less than \$1,000-----	677	100	86	9	6
\$1,000-1,999-----	767	100	80	14	6
\$2,000-2,999-----	339	100	72	11	17
\$3,000-3,999-----	101	100	57	16	27
\$4,000-4,999-----	67	100	52	(⁶)	(⁶)
Nonmarried women:					
Less than \$1,000-----	2,572	100	87	11	2
\$1,000-1,999-----	1,698	100	85	9	6
\$2,000-2,999-----	487	100	75	11	13
\$3,000-3,999-----	141	100	55	18	26
\$4,000-4,999-----	61	100	11	(⁶)	(⁶)
<i>Beneficiaries</i>					
Married couples:					
Less than \$1,000-----	138	100	80	17	3
\$1,000-1,999-----	816	100	79	17	4
\$2,000-2,999-----	1,001	100	78	16	6
\$3,000-3,999-----	606	100	76	14	10
\$4,000-4,999-----	367	100	68	(⁶)	(⁶)
Nonmarried men:					
Less than \$1,000-----	367	100	81	12	7
\$1,000-1,999-----	623	100	80	15	5
\$2,000-2,999-----	278	100	75	10	15
\$3,000-3,999-----	72	100	49	19	32
Nonmarried women:					
Less than \$1,000-----	1,213	100	83	15	2
\$1,000-1,999-----	1,272	100	85	10	5
\$2,000-2,999-----	354	100	79	12	10
\$3,000-3,999-----	93	100	62	14	24
<i>Nonbeneficiaries</i>					
Married couples:					
Less than \$1,000-----	87	100	70	23	7
\$1,000-1,999-----	193	100	88	5	7
\$2,000-2,999-----	96	100	74	16	10
\$3,000-3,999-----	109	100	75	19	6
\$4,000-4,999-----	85	100	67	(⁶)	(⁶)
Nonmarried men:					
Less than \$1,000-----	311	100	92	4	4
\$1,000-1,999-----	147	100	78	14	8
\$2,000-2,999-----	61	100	57	13	30
\$3,000-3,999-----	29	(⁷)			
Nonmarried women:					
Less than \$1,000-----	1,359	100	92	6	2
\$1,000-1,999-----	427	100	85	5	10
\$2,000-2,999-----	134	100	66	10	24
\$3,000-3,999-----	48	(⁷)			

¹ Based on survey units reporting both amount of money income and amount of assets.² Refers to actual income with prorated assets excluding equity in nonfarm home. Actual income less income from assets plus the portion of asset holdings that would have been available for spending annually if all assets were prorated over the average remaining years of life of the unit, with a 4-percent annual return. Sex differentials in longevity included in computation. For couples, proration based on joint probability of number of years remaining for husband and wife together and number either spouse might survive alone to draw two-thirds of asset holdings available to couple annually.³ Income with prorated assets in same class or class below actual income.⁴ Income with prorated assets 1 class above actual income.⁵ Income with prorated assets 2 or more classes above actual income.⁶ Distribution between "moderate improvement" and "appreciable improvement" not available.⁷ Not shown where base is less than 50,000.

TABLE 5.4.—Median actual income and income with prorated assets for units aged 62 and over—Median income, by age, equity in nonfarm home, and beneficiary status, 1962

Age	Married couples			Nonmarried men			Nonmarried women		
	Total	Bene- fici- aries	Non- bene- fici- aries	Total	Bene- fici- aries	Non- bene- fici- aries	Total	Bene- fici- aries	Non- bene- fici- aries
<i>Median amount: ¹</i>									
<i>Actual income:</i>									
Aged 62-64	\$5,200	\$2,950	\$5,900	\$1,775	\$1,375	\$2,685	\$1,610	\$1,395	\$2,205
Aged 65-72	3,340	3,050	4,750	1,765	1,720	1,980	1,280	1,400	855
Aged 73 and over	2,325	2,425	1,680	1,165	1,260	860	885	1,035	720
<i>Income with prorated assets: ²</i>									
<i>Excluding home equity:</i>									
Aged 62-64	5,395	2,920	6,155	1,900	1,410	2,925	1,645	1,385	2,330
Aged 65-72	3,480	3,260	4,890	1,925	1,855	2,250	1,335	1,475	890
Aged 73 and over	2,640	2,745	1,850	1,335	1,450	920	975	1,200	795
<i>Including home equity:</i>									
Aged 62-64	5,930	3,310	6,705	2,000	1,510	2,940	2,080	1,755	2,805
Aged 65-72	4,105	3,865	5,785	2,120	2,035	2,420	1,575	1,750	1,055
Aged 73 and over	3,300	3,380	2,355	1,550	1,855	980	1,250	1,485	930

¹ For actual income, based on survey units reporting amount of money received. For income with prorated assets, based on survey units reporting both amount of money income and amount of assets. Median actual income of those reporting on both money income and asset holdings would probably vary slightly from the amount estimated from the larger base, particularly for units aged 62-64.

² Actual income less income from assets plus the portion of asset holdings that would have been available for spending annually if all assets were prorated over the average remaining years of life of the unit, with a 4-percent annual return. Sex differentials in longevity included in computation. For couples, proration based on joint probability of number of years remaining for husband and wife together and number either spouse might survive alone to draw two-thirds of asset holdings available to couple annually.

TABLE 6.1.—Beneficiary units aged 65 and over—Number, by marital and entitlement status, 1962

Marital and entitlement status	Number (thousands)	Marital and entitlement status	Number (thousands)
Married couples	3,735	Nonmarried men and women ¹	4,900
Retired men ¹	3,560	Retired men	1,409
Wife entitled ²	2,779	Retired women	1,908
On husband's record only	2,136	Widowed	1,398
On own record only	455	Divorced, separated, never married	510
Both on husband's and own record	187	Aged widows	1,502
Wife not entitled	781	Entitled on husband's record only	1,333
Retired women, husband not entitled ¹	175	Entitled on husband's and own record	169

¹ Excludes part-year and parent beneficiaries.

² Includes wives entitled part year.

TABLE 6.2.—Primary insurance amount for beneficiary units aged 65 and over—Percentage distribution of units by primary insurance amount, by marital and entitlement status, 1962

Marital and entitlement status	Number (thousands)	Primary insurance amount ¹				
		Total percent	\$40	\$41-59	\$60-99	\$100 and over
Married couples.....	3,735	100	9	9	41	41
Retired men ²	3,560	100	8	8	41	43
Wife entitled ³	2,779	100	8	7	43	42
Wife not entitled.....	781	100	7	12	36	45
Retired women, husband not entitled ²	175	100	25	23	43	9
Nonmarried men and women ²	4,900	100	18	15	48	19
Retired men.....	1,490	100	15	15	43	27
Retired women.....	1,908	100	27	15	46	11
Aged widows.....	1,502	100	10	14	54	22

¹ Relates to that of the man when both husband and wife are entitled and to that of the deceased husband of an aged widow.

² Excludes part-year and parent beneficiaries.

³ Includes wives entitled part year.

TABLE 6.3.—Primary insurance amount for beneficiary units aged 65 and over—Percentage distribution of units by marital and entitlement status, by primary insurance amount, 1962

Marital and entitlement status	Total	Primary insurance amount ¹			
		\$40	\$41-59	\$60-99	\$100 and over
<i>Married couples</i>					
Number (thousands).....	3,735	328	338	1,539	1,530
Total percent.....	100	100	100	100	100
Retired men ²	95	87	88	95	99
Wife entitled ³	74	69	61	77	76
On husband's record only.....	57	47	52	60	58
On own record only.....	12	22	9	13	10
With minimum primary insurance amount.....	3	12	2	5	-----
Above minimum primary insurance amount.....	9	10	7	9	10
Both on husband's and own record.....	5	-----	-----	4	9
With minimum primary insurance amount.....	4	-----	-----	3	6
Above minimum primary insurance amount.....	1	-----	-----	1	2
Wife not entitled.....	21	17	27	18	23
Retired women, husband not entitled ²	5	13	12	5	1
<i>Nonmarried men and women ²</i>					
Number (thousands).....	4,900	888	725	2,337	950
Total percent.....	100	100	100	100	100
Retired men.....	30	24	31	28	43
Retired women.....	39	59	40	38	23
Widowed.....	29	48	30	27	13
Divorced, separated, never married.....	10	11	10	10	10
Aged widows.....	31	17	29	35	34
Entitled on husband's record.....	27	17	27	31	28
Entitled on husband's and own record.....	3	-----	3	4	6
With minimum primary insurance amount.....	2	-----	2	2	3
Above minimum primary insurance amount.....	2	-----	1	2	4

¹ Relates to that of the man when both husband and wife are entitled and to that of the deceased husband of an aged widow.

² Excludes part-year and parent beneficiaries.

³ Includes wives entitled part year.

TABLE 6.4.—Median income for beneficiary units aged 65 and over—Median income, by marital status and primary insurance amount, 1962

Marital status	Total	Primary insurance amount			
		\$40	\$41-59	\$60-99	\$100 and over
Married couples: Retired men ¹	\$2,675	\$1,635	\$1,910	\$2,345	\$3,460
Nonmarried men and women: ¹					
Retired men.....	1,375	850	1,025	1,380	2,150
Retired women.....	1,300	860	1,180	1,420	2,590
Aged widows ²	1,105	690	925	975	1,525

¹ Excludes part-year and parent beneficiaries.² Primary insurance amount relates to that of the deceased husband.

TABLE 6.5.—Income from earnings for beneficiary units aged 65 and over—Percent with earnings, by marital status and primary insurance amount, 1962

Marital status	Total	Primary insurance amount			
		\$40	\$41-59	\$60-99	\$100 and over
Married couples: Retired men ^{1 2}	46	41	50	49	43
Nonmarried men and women: ¹					
Retired men.....	24	17	27	21	26
Retired women.....	34	24	28	37	39
Aged widows ³	17	14	17	12	19

¹ Excludes part-year and parent beneficiaries.² Includes earnings of wives.³ Primary insurance amount relates to that of the deceased husband.

TABLE 6.6.—Retirement income other than OASDHI benefits for beneficiary units aged 65 and over—Percent with such income, and median amount, by marital status and primary insurance amount, 1962

Marital status	Total		Primary insurance amount							
			\$40		\$41-59		\$60-99		\$100 and over	
	Per- cent	Median	Per- cent	Median	Per- cent	Median	Per- cent	Median	Per- cent	Median
Married couples: Retired men ¹	72	\$835	45	\$1,215	54	\$1,000	67	\$605	87	\$1,000
Nonmarried men and women: ¹										
Retired men.....	59	585	45	650	37	570	62	455	76	730
Retired women.....	59	385	45	420	52	190	64	275	89	850
Aged widows ²	58	295	33	535	57	190	59	225	70	550

¹ Excludes part-year and parent beneficiaries.² Primary insurance amount relates to that of the deceased husband.

TABLE 6.7.—Retirement income other than OASDHI benefits for beneficiary units aged 65 and over—Percent with such income from specified sources, by marital status and primary insurance amount, 1962

Retirement sources other than OASDHI	Total	Primary insurance amount			
		\$40	\$41-59	\$60-99	\$100 and over
<i>Married couples</i>					
Retired men: ¹					
Employer pensions, public and private, other than OASDHI.....	25	15	11	14	39
Veterans' pensions and compensations.....	15	15	21	14	16
Assets.....	61	32	39	57	77
Private annuities.....	4	3	2	3	6
<i>Nonmarried men and women</i> ¹					
Retired men:					
Employer pensions, public and private, other than OASDHI.....	17	3	2	14	36
Veterans' pensions and compensations.....	11	13	13	15	6
Assets.....	50	31	28	49	64
Private annuities.....	2			2	4
Retired women:					
Employer pensions, public and private, other than OASDHI.....	12	4	6	11	42
Veterans' pensions and compensations.....	6	6	6	8	1
Assets.....	56	40	47	54	80
Private annuities.....	5	3	3	6	16
Aged widows: ²					
Employer pensions, public and private, other than OASDHI.....	3	5	2	2	5
Veterans' pensions and compensations.....	8	10	7	9	10
Assets.....	58	27	54	53	64
Private annuities.....	2	1		2	5

¹ Excludes part-year and parent beneficiaries.² Primary insurance amount relates to that of the deceased husband.

TABLE 6.8.—“Less than adequate” income for beneficiary units aged 65 and over—Percent with such income, by marital status and primary insurance amount, 1962

Marital status	Total	Primary insurance amount			
		\$40	\$41-59	\$60-99	\$100 and over
Married couples: Retired men ^{1 2}	45	80	65	56	23
Nonmarried men and women: ^{1 2}					
Retired men.....	66	92	85	69	37
Retired women.....	69	87	76	66	22
Aged widows ³	81	96	87	84	65

¹ “Less than adequate” defined as less than \$2,500 for married couples; \$1,800 for nonmarried persons.² Excludes part-year and parent beneficiaries.³ Primary insurance amount relates to that of the deceased husband.

TABLE 6.9.—Public assistance for beneficiary units aged 65 and over—Percent receiving assistance, by marital status and primary insurance amount, 1962

Marital status	Total	Primary insurance amount			
		\$40	\$41-59	\$60-99	\$100 and over
Married couples: Retired men ¹	7	28	20	6	(²)
Nonmarried men and women: ¹					
Retired men	10	27	21	8	1
Retired women	10	21	18	4	1
Aged widows ³	8	22	14	9	1

¹ Excludes part-year and parent beneficiaries.² Not shown where 0.5 percent or less.³ Primary insurance amount relates to that of the deceased husband.

TABLE 6.10.—Income for widowed beneficiaries aged 65 and over—Percentage distribution of widows by income, by type of benefit, 1962

Income	Widows ¹	
	Retired	Survivor
Number (thousands):		
Total	1,402	1,502
Reporting on income	1,266	1,325
Total percent	100	100
Less than \$1,000	41	44
\$1,000-1,499	22	27
\$1,500-1,999	15	16
\$2,000-2,999	14	7
\$3,000 and over	8	5
Median income	\$1,200	\$1,105

¹ Excludes part-year and parent beneficiaries.

TABLE 6.11.—Income other than retirement benefits for widowed beneficiaries aged 65 and over—Percent with such income from specified sources, by type of benefit, 1962

Source of income	Widows ¹	
	Retired	Survivor
Earnings	33	17
Veterans' benefits	7	8
Interest, dividends, rents	52	58
Private individual annuities	2	2
Public assistance	11	8
Contributions by relatives ²	5	5

¹ Excludes part-year and parent beneficiaries.² Relatives or friends outside household.

TABLE 6.12.—Income from assets for widowed beneficiaries aged 65 and over—Percentage distribution of widows by income from assets, by type of benefit, 1962

Income from assets	Widows ¹	
	Re-tired	Survivor
Number (thousands).....	1,402	1,502
Total percent.....	100	100
None.....	48	42
Less than \$150.....	23	25
\$150-499.....	11	12
\$500-999.....	5	5
\$1,000 and over.....	5	7
Amount unknown.....	7	9

¹ Excludes part-year and parent beneficiaries.

TABLE 6.13.—Net worth of widowed beneficiaries aged 65 and over—Percentage distribution of widows by net worth, by type of benefit, 1962

Net worth ¹	Widows ²	
	Re-tired	Survivor
Number (thousands):		
Total.....	1,402	1,502
Reporting on net worth.....	1,294	1,322
Total.....	100	100
None or less.....	27	20
Less than \$1,000.....	12	8
\$1,000-2,999.....	10	10
\$3,000-9,999.....	21	21
\$10,000 and over.....	20	28
Amount not reported.....	10	12
Median net worth for all reporting units.....	\$2,560	\$4,780

¹ Includes equity in home.

² Excludes part-year and parent beneficiaries.

TABLE 6.14.—Monthly OASDHI benefit amount for widowed beneficiaries aged 65 and over—Percentage distribution of widows by benefit amount, by type of benefit, 1962

Monthly benefit amount	Widows ¹	
	Re-tired	Survivor
Number (thousands).....	1,402	1,502
Total percent.....	100	100
Less than 40.....	7	15
\$40.....	25	25
\$41-59.....	18	28
\$60-79.....	28	33
\$80 and over.....	23	25
Median amount.....	\$60	\$65

¹ Excludes part-year and parent beneficiaries.

TABLE 6.15.—Beneficiary units aged 65 and over—Percentage distribution of units by marital and entitlement status, 1957 and 1962

Marital and entitlement status	1957 Survey	1963 Survey	
		Entitled in 1955 or earlier	Entitled in 1961 or earlier
Total units.....	100	100	100
Married couples.....	45	40	43
Retired men ¹	43	39	41
Wife entitled all year.....	27	33	30
Wife entitled during year.....	6	1	2
Wife not entitled.....	11	5	9
Retired women, husband not entitled ¹	2	(1)	2
Nonmarried men and women ¹	55	60	57
Retired men.....	20	22	17
Retired women.....	19	23	22
Aged widows.....	15	15	17

¹ Excludes part-year and parent beneficiaries.

² Not shown where 0.5 percent or less.

TABLE 6.16.—Median income for beneficiary units aged 65 and over—Median income, by marital status, 1957 and 1962

Marital status	1957 Survey		1963 Survey		Percent increase in 1962 dollars	
	Actual	1962 dollars ¹	Total	Entitled 1955 or earlier	Total	Entitled 1955 or earlier
Married couples: Both entitled all year ² ----	\$2,185	\$2,350	\$2,605	\$2,260	11	-4
Nonmarried men and women: ²						
Retired men-----	1,170	1,260	1,375	1,235	9	-2
Retired women-----	1,105	1,190	1,300	1,060	9	-11
Aged widows-----	880	950	1,105	890	16	-6

¹ Calculated on the basis of the change in the Consumer Price Index.² Excludes part-year and parent beneficiaries.

TABLE 6.17.—Median income other than OASDHI benefits for beneficiary units aged 65 and over—Median income, by marital status, 1957 and 1962

Marital status	1957 Survey		1963 Survey		Percent increase in 1962 dollars	
	Actual	1962 dollars ¹	Total	Entitled 1955 or earlier	Total	Entitled 1955 or earlier
Married couples: Both entitled all year ² ----	\$895	\$965	\$985	\$745	2	-23
Nonmarried men and women: ²						
Retired men-----	425	460	495	370	8	-19
Retired women-----	505	545	565	360	4	-34
Aged widows-----	270	290	225	50	-23	-83

¹ Calculated on the basis of the change in the Consumer Price Index.² Excludes part-year and parent beneficiaries.

TABLE 6.18.—Median amount of financial assets for beneficiary units aged 65 and over—Median amount, by marital status, 1957 and 1962

Marital status	1957 Survey		1963 Survey		Percent increase in 1962 dollars	
	Actual	1962 dollars ¹	Total	Entitled 1955 or earlier	Total	Entitled 1955 or earlier
Married couples: Both entitled all year ² ----	\$1,580	\$1,695	\$1,680	\$1,435	-1	-15
Nonmarried men and women: ²						
Retired men-----	35	40	470	355	1,075	790
Retired women-----	370	400	660	320	65	-20
Aged widows-----	455	490	630	440	30	-11

¹ Calculated on the basis of the change in the Consumer Price Index.² Excludes part-year and parent beneficiaries.

TABLE 6.19.—Homeownership of beneficiary units aged 65 and over—Percent with owned home, by marital status, 1957 and 1962

Marital status	1957 Survey	1963 Survey	
		Total	Entitled 1955 or earlier
Married couples: Both entitled all year ¹	72	77	71
Nonmarried men and women: ¹			
Retired men.....	32	35	32
Retired women.....	33	37	31
Aged widows.....	46	46	37

¹ Excludes part-year and parent beneficiaries.

TABLE 6.20.—Median monthly OASDHI benefit amount for beneficiary units aged 65 and over—Median benefit, by marital status, 1957 and 1962

Marital status	1957 Survey		1963 Survey		Percent increase in 1962 dollars	
	Actual	1962 dollars ¹	Total	Entitled 1955 or earlier	Total	Entitled 1955 or earlier
Married couples: Both entitled all year ²	\$113	\$122	\$139	\$130	14	7
Nonmarried men and women: ²						
Retired men.....	65	70	78	73	11	4
Retired women.....	53	57	63	59	11	4
Aged widows.....	49	53	65	56	23	6

¹ Calculated on the basis of the change in the Consumer Price Index.² Excludes part-year and parent beneficiaries.

TABLE 6.21.—Public assistance for beneficiary units aged 65 and over—Percent receiving assistance, by marital status, 1957 and 1962

Marital status	1957 Survey	1963 Survey	
		Total	Entitled 1955 or earlier
Married couples: Both entitled all year ¹	6	6	8
Nonmarried men and women: ¹			
Retired men.....	14	10	14
Retired women.....	13	10	12
Aged widows.....	12	8	10

¹ Excludes part-year and parent beneficiaries.

TABLE 7.1.—Persons with work experience—Persons aged 65 and over with work experience as percent of all persons aged 14 and over with work experience, 1950, 1960, and 1962

Year	Total	Men	Women
1950-----	4.9	5.9	3.1
1960-----	5.4	6.0	4.4
1962-----	5.2	5.7	4.3

Source: 1950 data—Bureau of the Census, *Current Population Reports*, Series P-50, No. 86; 1960 and 1962 data—Bureau of Labor Statistics, *Special Labor Force Reports*, No. 19 and No. 38.

TABLE 7.2.—Labor-force status of persons aged 60 and over—Percent in labor force, employed, and at work full time, by age, 1960

Age	Men				Women			
	Total population (thousands)	Percent of total ¹			Total population (thousands)	Percent of total ¹		
		In labor force ²	Em-ployed	At work full time ³		In labor force ²	Em-ployed	At work full time ³
60-64-----	3,384	78	74	62	3,727	30	28	19
60-----	731	83	79	68	773	35	34	24
61-----	683	81	76	65	758	32	31	22
62-----	655	78	74	63	731	29	28	19
63-----	651	75	71	60	718	26	25	16
64-----	664	70	67	55	747	24	23	15
65-69-----	2,883	44	41	29	3,303	17	16	9
65-----	652	54	50	37	733	20	19	11
66-----	601	46	43	31	680	18	17	9
67-----	598	42	40	27	680	16	15	8
68-----	526	39	37	24	607	15	14	7
69-----	506	36	34	22	603	13	13	7
70-74-----	2,139	29	27	16	2,522	10	9	5
70-----	487	33	31	(⁴)	576	12	11	(⁴)
71-----	477	29	27	(⁴)	557	10	10	(⁴)
72-----	426	28	26	(⁴)	497	9	9	(⁴)
73-----	381	27	25	(⁴)	453	9	8	(⁴)
74-----	366	25	24	(⁴)	446	8	7	(⁴)
75-79-----	1,318	20	19	10	1,659	6	5	3
80-84-----	635	11	11	6	883	3	3	1
85 and over----	333	7	7	3	530	2	2	1

¹ Employment in the week before the week of interview.

² Includes the unemployed who were seeking employment.

³ 35 or more hours a week.

⁴ Not available.

Source: 1960 Census of Population: PC(1) 1D, table 194 (25-percent sample), except that data for single ages from 70 to 74 are from PC(2)6A, table 1 (5-percent sample).

TABLE 7.3.—Work experience of persons aged 62 and over—Percent with work experience, by age and beneficiary status, 1962

Extent of work experience and age	Men			Women		
	Total	Beneficiaries ¹	Non-beneficiaries	Total	Beneficiaries ¹	Non-beneficiaries
Number reporting on work experience (thousands):						
Aged 62-64	2,006	233	1,527	2,254	664	1,093
Aged 65 and over	7,705	5,004	2,032	9,661	5,926	3,204
Aged 65-72	4,314	2,497	1,230	5,127	3,463	1,289
Aged 73 and over	3,391	2,507	802	4,535	2,463	1,916
Percent with work experience in 1962:						
Aged 62-64	80	27	90	33	22	41
Aged 65 and over	36	30	43	13	14	10
Aged 65-72	47	33	65	20	18	21
Aged 73 and over	23	27	8	6	8	3
Usually at full-time jobs: ²						
Aged 62-64	70	7	84	22	9	33
Aged 65 and over	22	13	36	7	6	7
Aged 65-72	31	14	58	10	7	16
Aged 73 and over	10	13	3	3	4	1
Full-time, year-round jobs: ³						
Aged 62-64	47	3	60	11	3	20
Aged 65 and over	13	7	28	3	2	5
Aged 65-72	18	6	44	5	2	11
Aged 73 and over	6	7	2	1	2	1
Usually at part-time jobs:						
Aged 62-64	10	20	6	11	13	8
Aged 65 and over	14	17	6	7	8	3
Aged 65-72	16	19	7	10	11	5
Aged 73 and over	12	15	5	3	4	2

¹ Excludes part-year and parent beneficiaries.² 35 or more hours a week.³ 50 or more weeks of work in the year.

TABLE 7.4.—Mean earnings of persons aged 62 and over—Earnings, by work experience, age, and beneficiary status, 1962

Extent of work experience and age	Men			Women		
	Total	Beneficiaries ¹	Non-beneficiaries	Total	Beneficiaries ¹	Non-beneficiaries
Persons with work experience in 1962: ²						
Aged 62-64	\$4,568	\$691	\$5,115	\$2,132	\$645	\$2,949
Aged 65 and over	2,550	1,329	4,769	1,283	888	2,164
Aged 65-72	2,835	1,024	5,087	1,410	883	2,460
Aged 73 and over	1,803	1,692	740	806	901	564
Usually at full-time jobs: ³						
Aged 62-64	5,033	(⁴)	5,347	2,792	892	3,398
Aged 65 and over	3,615	2,044	5,308	1,937	1,298	2,862
Aged 65-72	3,775	1,432	5,452	2,132	1,335	3,023
Aged 73 and over	3,022	2,705	(⁴)	1,131	1,212	(⁴)
Full-time, year-round jobs: ⁵						
Aged 62-64	5,368	(⁴)	5,532	3,245	(⁴)	3,561
Aged 65 and over	4,259	2,140	5,546	2,229	1,272	3,116
Aged 65-72	4,443	1,214	5,687	2,469	1,258	3,258
Aged 73 and over	3,566	2,964	(⁴)	1,263	1,295	(⁴)
Usually at part-time jobs:						
Aged 62-64	1,193	558	1,796	776	484	1,086
Aged 65 and over	891	753	1,607	624	611	523
Aged 65-72	969	721	2,119	652	613	604
Aged 73 and over	765	795	(⁴)	525	601	(⁴)

¹ Excludes part-year and parent beneficiaries.² Base is number reporting on both earnings and work experience.³ 35 or more hours a week.⁴ Not shown where base is less than 50,000.⁵ 50 or more weeks of work in the year.

TABLE 7.5.—Work experience of persons aged 62 and over—Percentage distribution of persons by beneficiary status, by age, 1962

Age and beneficiary status	Men			Women		
	Total	Working full time ¹	With no work or working less than full time ²	Total	Working full time ¹	With no work or working less than full time ²
<i>Aged 62-64</i>						
Total number (thousands)-----	2,029	1,397	632	2,261	501	1,760
Total percent-----	100	100	100	100	100	100
Beneficiaries-----	24	9	57	51	28	58
Full-year ³ -----	12	1	35	29	11	35
Part-year ⁴ -----	10	7	17	20	14	22
Parent ⁵ -----	2	1	6	2	2	2
Nonbeneficiaries-----	76	91	43	49	72	42
<i>Aged 65 and over</i>						
Total number (thousands)-----	7,763	1,686	6,077	9,706	631	9,076
Total percent-----	100	100	100	100	100	100
Beneficiaries-----	74	56	78	67	64	67
Full-year ³ -----	65	39	72	61	52	62
Part-year ⁴ -----	5	14	3	4	12	3
Parent ⁵ -----	3	3	3	2	(⁶)	2
Nonbeneficiaries-----	26	44	22	33	36	33
<i>Aged 65-72</i>						
Total number (thousands)-----	4,342	1,335	3,007	5,145	506	4,639
Total percent-----	100	100	100	100	100	100
Beneficiaries-----	71	47	82	75	59	77
Full-year ³ -----	58	26	72	68	45	70
Part-year ⁴ -----	9	18	6	6	14	5
Parent ⁵ -----	4	3	4	2	(⁶)	2
Nonbeneficiaries-----	29	53	18	25	41	23
<i>Aged 73 and over</i>						
Total number (thousands)-----	3,421	351	3,070	4,561	125	4,436
Total percent-----	100	100	100	100	100	100
Beneficiaries-----	76	93	75	58	83	57
Full-year ³ -----	74	90	72	54	79	54
Part-year ⁴ -----	(⁶)	1	(⁶)	2	3	2
Parent ⁵ -----	2	1	2	2	1	1
Nonbeneficiaries-----	24	7	25	42	17	43

¹ 35 or more hours a week regardless of number of weeks worked in the year.² Includes a few cases who did not report the extent of their work experience.³ Benefits received before 1962.⁴ Benefits first received during 1962.⁵ Beneficiaries with entitled children or whose own entitlement was as the parent of a deceased worker.⁶ Not shown where 0.5 percent or less.

TABLE 7.6.—Work experience and mean earnings of persons aged 65 to 72—Percent with work experience and earnings, by beneficiary status, 1962

Extent of work experience, earnings, and sex	Beneficiaries			Non- benefi- ciaries
	Total ¹	Full- year ²	Part- year ³	
<i>Men</i>				
Number reporting on work experience (thousands) -----	3,084	2,497	406	1,230
Percent with work experience in 1962:				
With some work -----	40	33	79	65
Usually at full-time jobs ⁴ -----	20	14	59	58
Full-time, year-round jobs ⁵ -----	7	6	14	44
Mean earnings: ⁶				
All workers -----	\$1,352	\$1,024	\$2,157	\$5,087
Full-time workers -----	1,871	1,432	2,576	5,452
<i>Women</i>				
Number reporting on work experience (thousands) -----	3,838	3,463	294	1,289
Percent with work experience in 1962:				
With some work -----	19	18	35	21
Usually at full-time jobs ⁴ -----	8	7	23	16
Full-time, year-round jobs ⁵ -----	3	2	5	11
Mean earnings: ⁶				
All workers -----	\$1,015	\$883	\$1,741	\$2,460
Full-time workers -----	1,513	1,335	2,037	3,023

¹ Includes parent beneficiaries.² Benefits received before 1962.³ Benefits first received during 1962.⁴ 35 or more hours a week.⁵ 50 or more weeks of work in the year.⁶ Base is number reporting on both earnings and work experience.

TABLE 7.7.—Work experience of persons aged 65 and over—Percentage distribution of persons by work experience, by beneficiary status, 1962

Extent of work experience	Men			Women		
	Total	Benefi- ciaries ¹	Non- benefi- ciaries	Total	Benefi- ciaries ¹	Non- benefi- ciaries
Number (thousands):						
Total	7,763	5,045	2,047	9,706	5,950	3,217
Reporting on work experience	7,705	5,004	2,032	9,661	5,926	3,204
Total percent	100	100	100	100	100	100
No work	64	70	57	87	86	90
Some work	36	30	43	13	14	10
Usually at full-time jobs ²	22	13	36	7	6	7
50-52 weeks	13	7	28	3	2	5
27-49 weeks	5	3	7	2	2	2
14-26 weeks	3	2	(³)	1	1	1
1-13 weeks	2	1	1	1	1	(³)
Usually at part-time jobs	14	17	6	7	8	3
50-52 weeks	5	6	2	2	3	1
27-49 weeks	2	3	1	1	2	(³)
14-26 weeks	3	3	1	1	2	(³)
1-13 weeks	4	5	2	2	2	1

¹ Excludes part-year and parent beneficiaries.² 35 or more hours a week.³ Not shown where 0.5 percent or less.

TABLE 7.8.—Mean earnings of persons aged 65 and over—Earnings, by work experience and beneficiary status, 1962

Extent of work experience	Men			Women		
	Total	Beneficiaries ¹	Non-beneficiaries	Total	Beneficiaries ¹	Non-beneficiaries
Persons with experience in 1962.....	\$2,550	\$1,329	\$4,769	\$1,283	\$888	\$2,164
Usually at full-time jobs ²	3,618	2,044	5,308	1,937	1,298	2,862
50-52 weeks.....	4,259	2,140	5,546	2,229	1,272	3,116
27-49 weeks.....	3,969	3,171	4,925	2,204	1,654	3,074
1-26 weeks.....	1,377	890	(³)	1,140	987	(³)
Usually at part-time jobs.....	891	753	1,607	624	611	523

¹ Excludes part-year and parent beneficiaries.² 35 or more hours a week.³ Not shown where base is less than 50,000.

TABLE 7.9.—Type of employment of persons aged 65 and over—Percentage distribution of persons by type of employment, by beneficiary status, 1962

Type of employment ¹	Men			Women		
	Total	Beneficiaries ²	Non-beneficiaries	Total	Beneficiaries ²	Non-beneficiaries
Number reporting on type of employment (thousands).....	2,770	1,473	862	1,238	803	316
Total percent.....	100	100	100	100	100	100
Professional and technical workers.....	10	7	15	12	12	13
Farmers and farm managers.....	13	18	8	2	1	2
Managers, officials, and proprietors.....	15	12	20	7	6	10
Clerical workers.....	6	5	9	13	12	14
Sales workers.....	7	10	4	7	8	3
Craftsmen and foremen.....	15	12	16	1	1	1
Operatives.....	10	8	9	14	13	15
Private household workers.....	1	1	(³)	24	26	20
Service workers.....	13	14	11	17	18	15
Farm laborers and foremen.....	5	6	3	4	3	6
Other laborers.....	7	7	5	(³)	(³)	(³)
Total percent.....	100	100	100	100	100	100
Agriculture.....	20	25	12	6	5	7
Nonagriculture.....	80	75	88	94	95	93
Total percent.....	100	100	100	100	100	100
Wage and salary workers.....	67	61	72	83	83	82
Self-employed.....	32	38	28	14	14	15
Unpaid family workers.....	1	1	(³)	3	3	3

¹ Workers are classified by their major occupation.² Excludes part-year and parent beneficiaries.³ Not shown where 0.5 percent or less.

TABLE 7.10.—Work experience of persons aged 65 and over—Number and percent with work experience, by marital status and beneficiary status, 1962

Marital status	Men ¹			Women ¹		
	Total	Beneficiaries ²	Non-beneficiaries	Total	Beneficiaries ²	Non-beneficiaries
Number reporting on work experience (thousands):						
Married.....	5,310	3,514	1,239	3,338	2,497	669
Nonmarried.....	2,383	1,474	799	6,294	3,400	2,536
Widowed.....	1,540	1,020	452	5,296	2,888	2,093
Other nonmarried.....	843	454	347	998	512	443
Percent with work experience in 1962:						
Married.....	41	33	53	9	7	13
Nonmarried.....	25	21	26	15	18	9
Widowed.....	22	18	24	13	16	7
Other nonmarried.....	29	27	27	26	29	21

¹ Excludes those whose exact work experience was not reported.² Excludes part-year and parent beneficiaries.

TABLE 7.11.—Work experience of persons aged 65 and over—Percent with work experience, by income group and beneficiary status, 1962

Extent of work experience and income group	Men			Women		
	Total	Beneficiaries ¹	Non-beneficiaries	Total	Beneficiaries ¹	Non-beneficiaries
Number reporting on income and work experience (thousands):						
Low income third.....	2,277	1,489	673	2,883	1,473	1,319
Middle income third.....	2,262	1,736	340	2,801	1,953	688
High income third.....	2,252	1,260	715	2,642	1,755	685
Percent with work experience in 1962:						
Low income third.....	17	18	13	5	5	4
Middle income third.....	31	27	32	8	9	8
High income third.....	58	43	74	25	25	23
Usually at full-time jobs: ²						
Low income third.....	7	6	5	1	(³)	1
Middle income third.....	13	10	22	3	3	5
High income third.....	43	23	70	15	12	20
Full-time, year-round jobs: ⁴						
Low income third.....	4	4	4	1	(³)	1
Middle income third.....	7	5	16	1	1	2
High income third.....	25	11	53	7	4	14

¹ Excludes part-year and parent beneficiaries.² 35 or more hours a week.³ Not shown where 0.5 percent or less.⁴ 50 or more weeks of work in the year.

TABLE 7.12.—Mean earnings of persons aged 65 and over—Earnings, by work experience, income group, and beneficiary status, 1962

Extent of work experience and income group	Men			Women		
	Total	Beneficiaries ¹	Non-beneficiaries	Total	Beneficiaries ¹	Non-beneficiaries
Persons with work experience in 1962: ²						
Low income third.....	\$303	\$280	\$333	\$181	\$119	\$213
Middle income third.....	973	787	1,751	532	374	971
High income third.....	4,276	2,427	6,388	1,832	1,258	3,262
Usually at full-time jobs: ³						
Low income third.....	396	344	(⁴)	(⁴)	(⁴)	(⁴)
Middle income third.....	1,417	1,005	2,351	740	444	(⁴)
High income third.....	5,049	3,302	6,415	2,378	1,572	3,587
Full-time, year-round jobs: ⁵						
Low income third.....	444	412	(⁴)	(⁴)	(⁴)	(⁴)
Middle income third.....	1,613	1,100	2,398	(⁴)	(⁴)	(⁴)
High income third.....	5,935	3,617	6,683	2,691	1,424	3,625

¹ Excludes part-year and parent beneficiaries.² Base is number reporting on both earnings and work experience.³ 35 or more hours a week.⁴ Not shown where base is less than 50,000.⁵ 50 or more weeks of work in the year.

TABLE 7.13.—Mean earnings of units aged 65 and over—Earnings, by color and beneficiary status, 1962

Color	Married couples			Nonmarried men			Nonmarried women		
	Total	Beneficiaries ¹	Non-beneficiaries	Total	Beneficiaries ¹	Non-beneficiaries	Total	Beneficiaries ¹	Non-beneficiaries
Total units (thousands):									
White.....	5,023	3,496	993	2,132	1,361	677	5,857	3,213	2,298
Nonwhite.....	422	247	127	270	129	126	472	201	245
Units reporting earnings: ²									
White.....	2,736	1,713	640	572	328	181	1,321	846	351
Nonwhite.....	261	147	75	93	36	48	102	52	50
Mean earnings for units reporting earnings:									
White.....	\$2,983	\$1,874	\$6,060	\$1,933	\$992	\$3,495	\$1,202	\$905	\$1,752
Nonwhite.....	1,471	1,133	2,260	1,564	(³)	2,215	611	767	472
Earnings of nonwhite units as percent of earnings of white units.....	49	60	37	81	(³)	63	51	85	27

¹ Excludes part-year and parent beneficiaries.² Excludes units reporting no earnings.³ Not shown where base is less than 50,000.

TABLE 7.14.—Earnings of beneficiary units aged 65 and over—Percent with earnings and median earnings, by primary insurance amount, 1962

Type of unit and earnings status	Total	Primary insurance amount				
		\$40	\$41-59	\$60-79	\$80-99	\$100 or more
<i>Married couples</i> ¹						
Number (thousands):						
Total.....	3,735	328	338	742	797	1,530
Reporting on earnings.....	3,568	304	317	693	774	1,480
Percent with no earnings.....	53	56	47	49	51	57
Percent with some earnings.....	47	44	53	51	49	43
<i>Median earnings for earners</i>	\$1,175	\$430	\$975	\$1,030	\$1,225	\$1,425
<i>Nonmarried men</i> ¹						
Number (thousands):						
Total.....	1,490	217	223	345	301	405
Reporting on earnings.....	1,463	210	221	343	295	394
Percent with no earnings.....	76	83	73	79	80	74
Percent with some earnings.....	24	17	27	21	21	26
<i>Median earnings for earners</i>	\$755	\$235	\$595	\$740	\$925	\$1,250
<i>Nonmarried women</i> ¹						
Number (thousands):						
Total.....	3,410	671	502	961	730	545
Reporting on earnings.....	3,348	665	489	935	723	533
Percent with no earnings.....	76	78	76	74	77	73
Percent with some earnings.....	24	22	24	27	23	28
<i>Median earnings for earners</i>	\$785	\$415	\$735	\$760	\$1,060	\$1,015

¹ Excludes part-year and parent beneficiaries.

TABLE 7.15.—Work experience of persons aged 18 to 64 and 65 and over—Percent with work experience, by age, 1950, 1957, 1960, and 1962

Extent of work experience and year	Men ¹		Women ¹	
	Aged 18-64	Aged 65 and over	Aged 18-64	Aged 65 and over
Percent with some work:				
1950.....	95	49	46	12
1957.....	96	47	52	15
1960.....	95	43	54	16
1962.....	95	38	54	14
Percent with full-time, year-round jobs: ²				
1950.....	66	26	18	4
1957.....	68	21	21	5
1960.....	66	17	21	4
1962.....	67	15	22	4

¹ Excludes persons in institutions.² 50 or more weeks of work in the year.

TABLE 7.16.—Work experience of persons aged 65 and over—Percent with work experience, by beneficiary status, 1957 and 1962

Extent of work experience and year	Men			Women		
	Total ¹	Beneficiaries ²	Non-beneficiaries	Total ¹	Beneficiaries ²	Non-beneficiaries
Percent with some work:						
1957-----	47	36	(³)	15	16	(³)
1962-----	38	30	43	13	14	10
Percent usually at full-time jobs: ⁴						
1957-----	32	19	(³)	7	8	(³)
1962-----	23	13	36	7	6	7
Percent usually at part-time jobs:						
1957-----	15	17	(³)	8	9	(³)
1962-----	15	17	6	7	8	3

¹ Based on total noninstitutional population aged 65 and over. Sources: 1957—*Current Population Reports*, Series P-50, No. 86, table 1; 1962—*Special Labor Force Report*, No. 38, table A-1.

² Excludes part-year and parent beneficiaries.

³ Not available.

⁴ 35 or more hours a week.

TABLE 7.17.—Earnings of beneficiary units aged 65 and over—Percent with earnings, mean earnings, and earnings as percent of total income, 1957 and 1962

Year	Married couples ¹	Non-married men ¹	Non-married women ¹
Percent with earnings:			
1957-----	51	29	27
1962-----	50	24	26
Mean earnings for earners (current dollars):			
1957-----	\$1,898	\$1,127	\$814
1962-----	2,006	1,052	978
Mean earnings for earners (1962 dollars): ²			
1957-----	\$2,041	\$1,212	\$875
1962-----	2,006	1,052	978
Earnings as percent of total income:			
1957-----	32	20	16
1962-----	25	14	15

¹ Excludes part-year and parent beneficiaries.

² Based on Consumer Price Index (1962 dollar equal to 93 percent of 1957 dollar).

TABLE 8.1.—Retirement of persons aged 65 and over—Percent retired, by measure of retirement, 1962 or 1963

Measure of retirement	Men	Women	
		Total	Ever employed
Less than full-time, year-round work ¹ -----	87	97	95
Less than 6 months of full-time work ¹ -----	83	95	93
Receiving retirement or survivor benefits ² -----	80	71	(³)
Not at work during survey week ⁴ -----	79	92	87
Not usually at full-time job in preceding year-----	78	93	90
Not in labor force during survey week-----	71	89	83
No work experience in preceding year-----	64	87	80
Not usually at full-time job (among persons who have worked at full-time jobs for 6 months or more within the preceding 5 years)-----	54	56	56

¹ "Full-time" means 35 or more hours a week; "year-round" means 50 or more weeks of work in the year; year referred to is 1962.

² Includes OASDHI benefits and other government or private pensions.

³ Data not available.

⁴ In January-February 1963.

TABLE 8.2.—Retirement of persons aged 65 and over who worked full time within preceding 5 years—Percent retired, by previous occupation and beneficiary status, 1962

Occupation ¹	Men			Women		
	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries
Number (thousands):						
Total.....	3,652	2,691	962	1,438	1,148	290
Reporting on occupation ²	3,639	2,678	962	1,408	1,129	279
Percent retired ³	54	64	23	56	64	20
Professional and technical workers.....	31	45	15	56	64	(4)
Farmers and farm managers.....	49	51	39	(4)	(4)	(4)
Managers, officials, and proprietors.....	43	58	13	42	55	(4)
Clerical workers.....	53	70	23	61	73	(4)
Sales workers.....	54	64	(4)	62	67	(4)
Craftsmen and foremen.....	65	77	30	(4)	(4)	(4)
Operatives.....	60	70	22	56	67	(4)
Private household workers.....	(4)	(4)	(4)	49	53	36
Service workers.....	59	70	16	60	69	20
Farm laborers and foremen.....	55	51	(4)	(4)	(4)	(4)
Other laborers.....	61	64	52	(4)	(4)	(4)

¹ Occupation in the present or last regular full-time job.² Base is number of persons who worked at regular full-time jobs (35 or more hours a week for 6 or more consecutive months) since 1957.³ "Retired" is defined here to mean not working at a regular full-time job.⁴ Not shown where base is less than 50,000.

TABLE 8.3.—Change in occupation of partially retired men aged 62 and over—Percentage distribution of men by current occupation, by previous full-time occupation, 1962

Part-time occupation, 1962	Previous full-time occupation ¹			
	Professionals, managers, and proprietors	Clerical and sales workers	Craftsmen and operatives	Other
Number (thousands) ²	160	81	132	178
Total percent.....	100	100	100	100
Professionals, managers, and proprietors.....	82	26	12	8
Clerical and sales workers.....	2	52	(3)	1
Craftsmen and operatives.....	13	15	78	21
Other.....	2	7	10	69

¹ Occupation in the last regular full-time job (35 or more hours a week for 6 or more consecutive months).² Includes all those who reported that in 1962 they usually worked less than 35 hours a week, regardless of the number of weeks worked in the year.³ Not shown where 0.5 percent or less.

TABLE 8.4.—Retirement of persons aged 62 and over who retired since 1957—Percentage distribution of persons by reason for retirement, by type of employment and beneficiary status, 1963

Reason for retirement ¹ and type of employment	Men			Women		
	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries
AGED 62-64						
Number (thousands):						
Not employed full time, 1962	614	357	248	1,752	1,020	733
Reporting on retirement	499	318	172	1,073	671	403
Retired in 1957 or earlier	² 215	² 97	² 109	³ 818	³ 477	³ 342
Retired since 1957	284	221	63	255	194	61
<i>Wage and salary workers retired since 1957</i>						
Number reporting on reasons for retirement (thousands)	230	183	47	220	174	45
Total percent	100	100	(⁴)	100	100	(⁴)
Voluntary reasons	17	16	-----	⁵ 80	⁵ 79	-----
Preferred leisure	9	11	-----	20	18	-----
Needed at home	(⁶)	(⁶)	-----	11	12	-----
Other voluntary reasons	8	5	-----	49	49	-----
Involuntary reasons	83	82	-----	⁵ 64	⁵ 63	-----
Poor health	53	53	-----	33	36	-----
Compulsory retirement age	3	3	-----	1	1	-----
Laid off or job discontinued	19	18	-----	15	16	-----
Other involuntary reasons	8	8	-----	15	10	-----
<i>Self-employed retired since 1957</i>						
Number reporting on reasons for retirement (thousands)	50	34	16	18	9	11
Total percent	100	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)
Voluntary reasons	38	-----	-----	-----	-----	-----
Preferred leisure	20	-----	-----	-----	-----	-----
Other voluntary reasons	18	-----	-----	-----	-----	-----
Involuntary reasons	62	-----	-----	-----	-----	-----
Poor health	62	-----	-----	-----	-----	-----
Business went bad	(⁶)	-----	-----	-----	-----	-----

¹ "Retirement" is defined here to mean not working at a regular full-time job (35 hours or more a week for 6 or more consecutive months). This table disregards whether or not the respondent said he retired because of his own decision or the employer's decision. For example, all "poor health" reasons were grouped under "involuntary reasons" even though respondent may have said he made the decision to retire himself.

² For men aged 62-64, includes 27,000 who never held regular full-time jobs (6,000 beneficiaries and 21,000 nonbeneficiaries); for men aged 65 and over, 48,000 (21,000 and 27,000, respectively).

³ For women aged 62-64, includes 127,000 who never held regular full-time jobs (81,000 beneficiaries and 46,000 nonbeneficiaries); for women aged 65 and over, 540,000 (334,000 and 206,000, respectively).

⁴ Not shown where base is less than 50,000.

⁵ Total is greater than 100 percent because multiple reasons were given.

⁶ Not shown where 0.5 percent or less.

TABLE 8.4.—Retirement of persons aged 62 and over who retired since 1957—Percentage distribution of persons by reason for retirement, by type of employment and beneficiary status, 1963—Continued

Reason for retirement ¹ and type of employment	Men			Women		
	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries
AGED 65 AND OVER						
Number (thousands):						
Not employed full time, 1962.....	6,009	4,707	1,303	9,006	6,027	2,981
Reporting on retirement.....	5,329	4,302	1,029	4,822	3,615	1,208
Retired in 1957 or earlier.....	² 3,362	² 2,561	² 802	³ 4,011	³ 2,868	³ 1,143
Retired since 1957.....	1,967	1,741	227	811	747	65
<i>Wage and salary workers retired since 1957</i>						
Number reporting on reasons for retirement (thousands).....	1,509	1,332	178	704	653	52
Total percent.....	100	100	100	100	100	100
Voluntary reasons.....	28	28	30	⁵ 58	⁵ 60	⁵ 40
Preferred leisure.....	19	19	22	21	22	8
Needed at home.....	2	1	2	7	7	8
Other voluntary reasons.....	8	8	6	30	31	25
Involuntary reasons.....	72	72	71	⁵ 63	⁵ 62	⁵ 77
Poor health.....	41	40	42	36	34	52
Compulsory retirement age.....	19	20	17	9	10	4
Laid off or job discontinued.....	8	8	8	8	8	8
Other involuntary reasons.....	4	4	4	10	10	13
<i>Self-employed retired since 1957</i>						
Number reporting on reasons for retirement (thousands).....	441	394	47	66	62	4
Total percent.....	100	100	(⁴)	100	100	(⁴)
Voluntary reasons.....	42	43	-----	56	53	-----
Preferred leisure.....	29	31	-----	17	18	-----
Other voluntary reasons.....	13	12	-----	39	35	-----
Involuntary reasons.....	58	57	-----	44	47	-----
Poor health.....	53	53	-----	44	47	-----
Business went bad.....	5	4	-----	(⁶)	(⁶)	-----

¹ "Retirement" is defined here to mean not working at a regular full-time job (35 hours or more a week for 6 or more consecutive months). This table disregards whether or not the respondent said he retired because of his own decision or the employer's decision. For example, all "poor health" reasons were grouped under "involuntary reasons" even though respondent may have said he made the decision to retire himself.

² For men aged 62-64, includes 27,000 who never held regular full-time jobs (6,000 beneficiaries and 21,000 nonbeneficiaries); for men aged 65 and over, 48,000 (21,000 and 27,000, respectively).

³ For women aged 62-64, includes 127,000 who never held regular full-time jobs (81,000 beneficiaries and 46,000 nonbeneficiaries); for women aged 65 and over, 540,000 (334,000 and 206,000, respectively).

⁴ Not shown where base is less than 50,000.

⁵ Total is greater than 100 percent because multiple reasons were given.

⁶ Not shown where 0.5 percent or less.

TABLE 8.5.—Retirement of beneficiaries aged 65 and over—Percentage distribution of persons by reason for retirement given in 1951 and 1963 surveys

Reason for retirement	Men		Women	
	1951 ¹	1963 ²	1951 ¹	1963 ²
Total percent.....	100	100	100	100
Voluntary reasons.....	13	26	18	³ 58
Preferred leisure.....	3	17	3	22
Other voluntary reasons.....	⁴ 10	9	⁴ 14	37
Involuntary reasons.....	87	74	82	³ 63
Poor health.....	47	41	50	34
Compulsory retirement age.....	11	21	6	10
Laid off or job discontinued.....	22	8	21	8
Other involuntary reasons.....	7	4	6	10

¹ Includes only those wage and salary workers who became beneficiaries within the preceding 5 years and were full-year beneficiaries.

² Includes only those wage and salary workers who had stopped working at full-time jobs within the preceding 5 years. Excludes part-year and parent beneficiaries for comparability with 1951 data.

³ Total is greater than 100 percent because multiple reasons were given.

⁴ Includes a few who quit their jobs to find other work.

TABLE 8.6.—Plans to retire of persons aged 65 and over employed full time in 1962—Percentage distribution of persons by reason for plans, by beneficiary status, 1963

Reasons for plans to retire ¹	Men			Women		
	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries
Number reporting on reasons for planned retirement (thousands).....	501	313	187	196	143	53
Total percent.....	100	100	100	100	100	100
Poor health.....	34	44	18	38	37	42
Compulsory retirement age.....	11	7	18	7	10	(²)
Becoming eligible for retirement benefits.....	13	2	33	10	3	32
To enjoy leisure.....	5	4	7	8	9	4
Other reasons.....	36	44	24	36	41	23

¹ "Plans to retire" means plans to stop work or to work less.

² Not shown where 0.5 percent or less.

TABLE 8.7.—Work plans for 1963 of persons aged 62 and over employed full time in 1962—Percentage distribution of persons by plan, by age and beneficiary status, 1963

Plans for 1963	Men			Women		
	Total	Benefi- ciaries	Non- benefi- ciaries	Total	Benefi- ciaries	Non- benefi- ciaries
<i>Aged 62-64</i>						
Number reporting on plans (thou- sands).....	1,361	115	1,245	495	138	358
Total percent.....	100	100	100	100	100	100
Continuing work.....	76	46	79	64	51	69
Working less.....	7	22	6	11	17	8
Stopping work.....	10	20	9	14	23	11
Undecided.....	6	12	6	11	9	12
<i>Aged 65 and over</i>						
Number reporting on plans (thou- sands).....	1,642	919	722	600	386	214
Total percent.....	100	100	100	100	100	100
Continuing work.....	58	53	65	56	47	71
Working less.....	13	14	11	11	12	9
Stopping work.....	18	20	15	22	25	16
Undecided.....	11	13	9	11	16	5
<i>Aged 65-72</i>						
Number reporting on plans (thou- sands).....	1,299	599	701	483	285	197
Total percent.....	100	100	100	100	100	100
Continuing work.....	57	47	66	57	47	73
Working less.....	14	17	11	10	13	7
Stopping work.....	19	24	15	22	27	16
Undecided.....	10	12	9	10	14	5
<i>Aged 73 and over</i>						
Number reporting on plans (thou- sands).....	341	319	21	118	101	18
Total percent.....	100	100	(¹)	100	100	(¹)
Continuing work.....	65	65	-----	49	50	-----
Working less.....	8	8	-----	13	9	-----
Stopping work.....	13	13	-----	20	21	-----
Undecided.....	14	13	-----	18	21	-----

¹ Not shown where base is less than 50,000.

TABLE 8.8.—Work plans for 1963 of persons aged 62 and over not at work in survey week—Percentage distribution of persons by plan, by age, health, and beneficiary status, 1963

Age, health, and plans for 1963	Men			Women		
	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries
<i>Aged 62-64</i>						
Number (thousands):						
Not at work in survey week ¹	585	345	240	1,034	644	390
Reporting on health and work plans	577	339	238	1,021	639	381
Total percent	100	100	100	100	100	100
Not well enough to work	53	60	42	61	64	55
Well enough to work	47	40	58	39	36	45
Expects to work in 1963 ²	29	21	30	7	7	6
Full time	16	12	22	2	2	3
Part time	9	7	12	3	4	1
Occasionally	2	2	2	1	2	1
Does not expect to work in 1963	18	18	17	32	29	39
Interested in work	7	8	5	6	6	5
Not interested in work ³	11	10	12	26	22	33
<i>Aged 65 and over</i>						
Number (thousands):						
Not at work in survey week ¹	5,475	4,386	1,089	4,866	3,639	1,227
Reporting on health and work plans	5,456	4,375	1,081	4,700	3,551	1,149
Total percent	100	100	100	100	100	100
Not well enough to work	69	68	74	73	71	80
Well enough to work	31	32	26	27	29	20
Expects to work in 1963 ²	9	10	8	3	3	2
Full time	2	3	2	1	1	(⁴)
Part time	5	5	4	1	2	1
Occasionally	2	2	1	1	1	1
Does not expect to work in 1963	22	23	18	23	25	17
Interested in work	5	6	4	4	5	3
Not interested in work ³	16	17	14	19	20	14
<i>Aged 65-72</i>						
Number (thousands):						
Not at work in survey week ¹	2,826	2,347	479	2,689	2,202	487
Reporting on health and work plans	2,816	2,341	475	2,628	2,164	464
Total percent	100	100	100	100	100	100
Not well enough to work	60	59	61	67	65	72
Well enough to work	40	41	39	33	35	28
Expects to work in 1963 ²	14	13	16	4	4	3
Full time	4	4	4	1	1	1
Part time	7	6	9	2	2	1
Occasionally	2	2	2	1	1	1
Does not expect to work in 1963	26	27	22	29	30	25
Interested in work	7	7	4	6	6	6
Not interested in work ³	19	20	18	23	24	19
<i>Aged 73 and over</i>						
Number (thousands):						
Not at work in survey week ¹	2,649	2,039	610	2,177	1,437	740
Reporting on health and work plans	2,640	2,034	606	2,072	1,387	685
Total percent	100	100	100	100	100	100
Not well enough to work	78	77	84	82	80	86
Well enough to work	22	23	16	18	20	14
Expects to work in 1963 ²	5	6	2	2	2	2
Full time	1	1	(⁴)	(⁴)	(⁴)	(⁴)
Part time	2	3	(⁴)	1	1	(⁴)
Occasionally	1	1	1	1	1	1
Does not expect to work in 1963	17	18	14	16	17	12
Interested in work	4	4	3	2	3	1
Not interested in work ³	13	14	11	13	14	11

¹ In January-February 1963. Excludes those who never had full-time jobs or did not report on work experience.² Includes a few who did not specify amount of work.³ Includes a few whose interest in work was unknown.⁴ Not shown where 0.5 percent or less.

TABLE 8.9.—Retirement of persons aged 62 to 64 who retired since 1957—Percentage distribution of persons by previous occupation, by beneficiary status, 1963

Occupation before retirement ¹	Men			Women		
	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries
Number (thousands)	278	218	61	245	188	57
Total percent	100	100	100	100	100	100
Professionals, managers, and proprietors	27	23	39	18	15	26
Clerical and sales workers	6	6	7	23	25	16
Craftsmen and operatives	40	40	38	15	16	9
Other	28	32	16	45	44	49

¹ "Retirement" means not working at a regular full-time job.

TABLE 8.10.—Retirement from labor force of persons aged 62 and over—Percent not in labor force in survey week and percent not at work, by age and beneficiary status, 1963

Age and labor-force status	Men			Women		
	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries
Number with full-time work experience (thousands):						
Aged 62-64	1,924	455	1,470	1,555	791	764
Aged 65 and over	7,315	5,520	1,795	5,332	4,022	1,312
Aged 65-72	4,160	3,011	1,151	3,184	2,541	645
Aged 73 and over	3,156	2,510	645	2,147	1,482	667
Percent not in labor force in survey week: ¹						
Aged 62-64	23	63	11	59	73	44
Aged 65 and over	71	75	58	81	82	78
Aged 65-72	63	72	38	76	79	65
Aged 73 and over	81	78	93	88	87	91
Percent not at work: ²						
Aged 62-64	36	81	22	66	80	51
Aged 65 and over	79	83	64	86	87	82
Aged 65-72	72	82	46	81	85	69
Aged 73 and over	87	85	95	92	90	95

¹ In January-February 1963. Excludes those who never had full-time jobs.

² Includes those in labor force in survey week who were unemployed or with a job but not at work.

TABLE 8.11.—Labor-force status of persons aged 62 and over—Percentage distribution of persons by labor-force status, by age, date of last regular full-time job, and beneficiary status, 1963

Age, labor-force status, and date of last regular full-time job ¹	Men			Women		
	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries
<i>Aged 62-64</i>						
Number (thousands):						
Total	2,029	484	1,545	2,261	1,163	1,097
Reporting on labor-force status	1,944	458	1,486	2,214	1,153	1,060
In labor force	1,476	166	1,310	642	214	427
Not in labor force	468	292	176	1,572	939	633
Percent in labor force	100	100	100	100	100	100
Employed ²	92	69	95	91	86	94
At work	84	51	88	82	75	86
With job but not at work	8	17	7	9	12	7
Unemployed	8	31	5	9	14	6
Percent not in labor force	100	100	100	100	100	100
Never held full-time job	4	1	9	42	39	47
Has held full-time job	96	99	91	58	61	53
Job ended before 1958	31	26	39	39	38	40
Job ended in 1958 or 1959	16	20	9	5	7	3
Job ended in 1960 or later	28	37	12	8	10	5
Year unknown	22	16	31	6	7	6
<i>Aged 65 and over</i>						
Number (thousands):						
Total	7,763	5,716	2,047	9,706	6,489	3,217
Reporting on labor-force status	7,427	5,573	1,855	9,070	6,255	2,816
In labor force	2,141	1,381	760	1,000	717	284
Not in labor force	5,286	4,192	1,095	8,070	5,538	2,532
Percent in labor force	100	100	100	100	100	100
Employed ²	88	84	95	89	87	94
At work	73	67	84	73	70	81
With a job but not at work	14	17	10	13	13	11
Unemployed	12	16	5	11	13	6
Percent not in labor force	100	100	100	100	100	100
Never held full-time job	2	1	5	46	40	59
Has held full-time job	98	99	95	54	60	41
Job ended before 1958	57	54	68	41	44	36
Job ended in 1958 or 1959	16	18	10	5	6	1
Job ended in 1960 or later	14	16	7	4	5	1
Year unknown	11	11	9	4	5	3

¹ "Regular full-time job" means working 35 or more hours a week or 6 or more consecutive months² Includes some persons not reporting work status.

TABLE 9.1.—Utilization of short-stay hospitals by persons aged 65 and over—Percent receiving care and average length of stay, by hospital insurance status and beneficiary status, 1962

Hospital insurance status	Total			Men			Women		
	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries
Number (thousands):									
Total ¹	17,469	12,205	5,264	7,763	5,716	2,047	9,706	6,489	3,217
With hospital insurance.....	8,884	6,690	2,195	3,930	2,974	957	4,954	3,716	1,238
Without hospital insurance.....	8,392	5,474	2,819	3,737	2,726	1,011	4,655	2,748	1,907
Percent in short-stay hospitals:									
Total ¹	14	14	13	14	15	13	13	13	13
With hospital insurance.....	15	15	14	15	16	13	14	14	15
Without hospital insurance.....	13	13	12	13	13	14	12	12	12
Average length of stay (days): ²									
Total ¹	17.7	18.1	16.9	18.0	17.7	18.7	17.5	18.4	15.7
With hospital insurance.....	17.1	17.6	15.1	16.0	16.7	13.2	18.0	18.5	16.4
Without hospital insurance.....	18.7	19.1	18.3	20.3	19.2	23.5	17.2	18.9	15.1

¹ Includes data for respondents with unknown insurance status.² Based on discharges.

TABLE 9.2.—Utilization of short-stay hospitals by persons aged 65 and over—Percent receiving care, by income group and beneficiary status, 1962

Income group	Total			Men			Women		
	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries
Number (thousands):									
Total.....	17,469	12,205	5,264	7,763	5,716	2,047	9,706	6,489	3,217
Reporting on income:									
Low income third.....	5,176	3,178	1,998	2,284	1,609	675	2,892	1,569	1,323
Middle income third.....	5,079	4,048	1,031	2,270	1,928	342	2,809	2,120	689
High income third.....	4,928	3,519	1,408	2,269	1,551	718	2,659	1,968	690
Percent in short-stay hospitals:									
Low income third.....	13	14	12	13	13	14	13	15	10
Middle income third.....	15	15	15	15	15	9	15	15	17
High income third.....	14	13	14	13	13	12	14	14	16

TABLE 9.3.—Utilization of short-stay hospitals by persons aged 65 and over—Percent receiving care, by public assistance status and beneficiary status, 1962

Public assistance status	Total			Men			Women		
	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries
Number (thousands):									
Public assistance recipients ¹	2,168	880	1,291	814	389	426	1,354	491	865
Others.....	15,301	11,325	3,973	6,949	5,327	1,621	8,352	5,998	2,352
Percent in short-stay hospitals:									
Public assistance recipients ¹	16	17	15	17	16	17	15	18	14
Others.....	13	14	12	14	15	12	13	13	12

¹ Excludes persons receiving vendor payments only.

TABLE 9.4.—Utilization of short-stay hospitals by persons aged 62 and over—Percent receiving care, by age and beneficiary status, 1962

Age	Total			Men			Women		
	Total	Bene- fici- aries	Non- bene- fici- aries	Total	Bene- fici- aries	Non- bene- fici- aries	Total	Bene- fici- aries	Non- bene- fici- aries
Number (thousands):									
Aged 62-64.....	4,290	1,647	2,642	2,029	484	1,545	2,261	1,163	1,097
Aged 65-72.....	9,487	6,952	2,535	4,342	3,101	1,241	5,145	3,851	1,294
Aged 73 and over.....	7,983	5,254	2,730	3,421	2,616	806	4,562	2,638	1,924
Percent in short-stay hospitals:									
Aged 62-64.....	12	13	10	11	15	10	12	13	11
Aged 65-72.....	13	13	11	13	14	12	12	13	11
Aged 73 and over.....	14	15	14	15	16	14	14	14	14

TABLE 9.5.—Stays in short-stay hospitals by persons aged 65 and over—Percentage distribution of persons hospitalized by number of stays, by hospital insurance status and beneficiary status, 1962

Hospital insurance status and number of stays	Total			Men			Women		
	Total	Bene- fici- aries	Non- bene- fici- aries	Total	Bene- fici- aries	Non- bene- fici- aries	Total	Bene- fici- aries	Non- bene- fici- aries
Number (thousands):									
Total:									
Total ¹	17,469	12,205	5,264	7,763	5,716	2,047	9,706	6,489	3,217
Reporting on hospital stays.....	2,373	1,697	675	1,102	838	264	1,271	859	412
With hospital insurance:									
Total.....	8,884	6,690	2,195	3,930	2,974	957	4,954	3,716	1,238
Reporting on hospital stays.....	1,306	996	310	601	476	125	705	520	185
Without hospital insurance:									
Total.....	8,392	5,474	2,918	3,737	2,726	1,011	4,655	2,748	1,907
Reporting on hospital stays.....	1,067	701	366	501	362	139	566	339	227
Percent reporting:									
Total.....	100	100	100	100	100	100	100	100	100
1 stay.....	79	80	77	79	79	80	79	82	75
2 stays.....	17	16	18	16	16	14	17	16	20
3 or more stays.....	4	4	5	5	5	6	3	2	5
With hospital insurance:									
Total.....	100	100	100	100	100	100	100	100	100
1 stay.....	79	80	74	78	78	78	80	82	71
2 stays.....	18	17	20	18	18	17	17	15	22
3 or more stays.....	4	3	6	4	4	6	3	3	7
Without hospital insurance:									
Total.....	100	100	100	100	100	100	100	100	100
1 stay.....	80	81	78	81	81	81	79	81	77
2 stays.....	15	15	17	12	13	12	18	16	20
3 or more stays.....	5	5	5	7	6	7	3	3	4

¹ Includes data for respondents with unknown insurance status.

TABLE 9.6.—Stays in short-stay hospitals by persons aged 62 and over—Percentage distribution of persons hospitalized by number of stays, by age and beneficiary status, 1962

Age and number of stays	Total			Men			Women		
	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries
Number (thousands):									
Aged 62-64:									
Total.....	4,289	1,647	2,641	2,028	484	1,544	2,261	1,163	1,097
Reporting on hospital stays.....	494	215	278	225	72	153	269	143	126
Aged 65-72:									
Total.....	9,486	6,953	2,535	4,342	3,101	1,241	5,144	3,852	1,294
Reporting on hospital stays.....	1,168	894	275	551	412	138	617	482	137
Aged 73 and over:									
Total.....	7,982	5,253	2,729	3,421	2,615	806	4,561	2,638	1,923
Reporting on hospital stays.....	1,110	746	363	499	395	103	611	351	260
Percent reporting:									
Aged 62-64:									
Total.....	100	100	100	100	100	100	100	100	100
1 stay.....	77	74	79	77	68	81	77	78	76
2 stays.....	19	24	16	19	30	14	19	20	19
3 or more stays.....	4	2	5	5	3	5	3	2	4
Aged 65-72:									
Total.....	100	100	100	100	100	100	100	100	100
1 stay.....	79	80	75	76	77	77	81	82	74
2 stays.....	16	16	17	17	17	15	16	15	19
3 or more stays.....	5	4	8	7	6	8	3	2	8
Aged 73 and over:									
Total.....	100	100	100	100	100	100	100	100	100
1 stay.....	80	81	78	82	82	84	78	80	75
2 stays.....	17	16	19	15	15	12	19	17	21
3 or more stays.....	3	3	4	3	3	3	3	3	4

TABLE 9.7.—Utilization rates for persons aged 65 and over in short-stay hospitals—Discharges, hospital days per 1,000 persons, and average length of stay, by hospital insurance status and beneficiary status, 1962

Hospital insurance status and sex	Discharges per 1,000 persons			Hospital days per 1,000 persons ¹			Average length of stay (days) ¹		
	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries
Total ²	171	176	161	2,594	2,752	2,229	15.1	15.6	13.8
Men.....	184	193	161	2,796	2,933	2,418	15.2	15.2	15.0
Women.....	161	161	161	2,432	2,593	2,109	15.1	16.1	13.1
With hospital insurance:									
Total.....	192	194	186	2,585	2,706	2,272	13.5	13.9	12.2
Men.....	198	210	160	2,475	2,669	1,855	12.5	12.7	11.6
Women.....	187	181	206	2,673	2,735	2,595	14.3	15.1	12.6
Without hospital insurance:									
Total.....	151	153	146	2,636	2,836	2,363	17.5	18.5	16.2
Men.....	171	173	166	3,164	3,238	2,957	18.5	18.7	17.8
Women.....	135	134	135	2,212	2,437	2,048	16.4	18.2	13.9

¹ Based on discharges.² Includes data for respondents with unknown insurance status.

TABLE 9.8.—Utilization rates for persons aged 62 and over in short-stay hospitals—Discharges, hospital days per 1,000 persons, and average length of stay, by hospital insurance status, age, and beneficiary status, 1962

Hospital insurance status, age, and sex	Discharges per 1,000 persons			Hospital days per 1,000 persons ¹			Average length of stay (days) ¹		
	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries
<i>Total</i> ²									
Total:									
Aged 62-64.....	145	171	129	1,934	2,165	1,795	13.3	12.7	13.9
Aged 65-72.....	168	173	153	2,243	2,326	2,031	13.4	13.4	13.2
Aged 73 and over.....	175	179	168	3,000	3,322	2,384	17.1	18.6	14.3
Men:									
Aged 62-64.....	137	200	118	2,124	3,186	1,814	15.5	15.9	15.4
Aged 65-72.....	185	194	163	2,342	2,434	2,083	12.6	12.5	12.8
Aged 73 and over.....	184	192	159	3,371	3,525	2,846	18.3	18.4	18.4
Women:									
Aged 62-64.....	152	158	145	1,765	1,740	1,768	11.6	11.0	12.2
Aged 65-72.....	153	157	145	2,160	2,239	1,981	14.1	14.2	13.7
Aged 73 and over.....	169	166	172	2,722	3,121	2,186	16.1	18.8	12.7
<i>With hospital insurance</i>									
Total:									
Aged 62-64.....	161	212	136	2,090	2,826	1,727	13.0	13.3	12.7
Aged 65-72.....	186	191	172	2,181	2,287	1,917	11.7	12.0	10.9
Aged 73 and over.....	201	198	211	3,257	3,334	2,919	16.2	16.8	13.9
Men:									
Aged 62-64.....	146	325	114	2,150	5,626	1,532	14.7	17.3	13.4
Aged 65-72.....	199	213	164	2,189	2,369	1,790	11.0	11.1	10.9
Aged 73 and over.....	197	205	146	2,951	3,081	2,208	15.0	15.0	15.1
Women:									
Aged 62-64.....	174	181	168	2,036	2,047	2,010	11.7	11.3	12.0
Aged 65-72.....	176	174	188	2,175	2,226	2,064	12.4	12.8	11.0
Aged 73 and over.....	204	192	233	3,486	3,565	3,163	17.1	18.6	13.6
<i>Without hospital insurance</i>									
Total:									
Aged 62-64.....	114	112	116	1,633	1,226	2,053	14.4	11.0	17.7
Aged 65-72.....	144	151	131	2,369	2,438	2,210	16.4	16.2	17.0
Aged 73 and over.....	156	158	154	2,855	3,335	2,306	18.2	21.1	14.9
Men:									
Aged 62-64.....	117	97	132	2,062	1,229	2,665	17.6	12.7	20.2
Aged 65-72.....	168	170	163	2,555	2,560	2,455	15.2	15.1	15.0
Aged 73 and over.....	173	176	168	3,471	3,987	3,456	21.6	22.7	20.6
Women:									
Aged 62-64.....	111	121	95	1,237	1,224	1,260	11.2	10.1	13.2
Aged 65-72.....	123	133	105	2,209	2,327	2,029	17.9	17.5	19.3
Aged 73 and over.....	144	138	149	2,190	2,622	1,806	15.2	19.0	12.2

¹ Based on discharges.² Includes data for respondents with unknown insurance status.

TABLE 9.9.—Length of stay of persons aged 65 and over in short-stay hospitals—Percentage distribution of discharges by length of stay, by age, 1962

Length of stay per discharge	Total			Men			Women		
	Total	Aged 65-72	Aged 73 and over	Total	Aged 65-72	Aged 73 and over	Total	Aged 65-72	Aged 73 and over
Number of discharges (thousands):									
Total.....	2,991	1,591	1,398	1,428	804	629	1,563	787	769
Reporting on length of stay.....	2,796	1,518	1,280	1,329	752	584	1,467	766	696
<i>Percentage distribution</i>									
Total reporting.....	100	100	100	100	100	100	100	100	100
1-3 days.....	16	18	14	17	20	14	15	16	14
4-6 days.....	17	15	18	18	16	21	16	15	16
7-9 days.....	18	20	16	18	19	15	19	21	17
10-14 days.....	20	19	21	18	17	19	22	21	23
15-30 days.....	20	20	20	20	20	20	19	19	20
31-45 days.....	5	4	5	4	4	4	5	4	7
46-60 days.....	2	2	2	3	3	3	2	2	1
61-75 days.....	1	(1)	1	(1)	—	1	1	(1)	2
76-90 days.....	(1)	1	(1)	(1)	(1)	(1)	(1)	1	(1)
91 or more days.....	1	1	2	2	(1)	3	1	1	1
<i>Cumulative percentage</i>									
1-3 days.....	16	18	14	17	20	14	15	16	14
4-6 days.....	33	33	32	35	36	34	31	31	31
7-9 days.....	51	53	48	52	55	50	50	52	47
10-14 days.....	71	73	69	70	72	68	72	73	70
15-30 days.....	91	92	89	91	92	89	91	92	90
31-45 days.....	96	96	95	95	96	93	96	96	97
46-60 days.....	98	98	96	98	99	96	98	98	97
61-75 days.....	98	99	98	98	99	97	99	98	99
76-90 days.....	99	99	98	98	99	97	99	99	99
91 or more days.....	100	100	100	100	100	100	100	100	100

¹ Not shown where 0.5 percent or less.

TABLE 9.10.—Utilization of long-stay medical facilities by persons aged 62 and over—Percent receiving care, by age and beneficiary status, 1962

Age	Total			Men			Women		
	Total	Bene- fici- aries	Non- bene- fici- aries	Total	Bene- fici- aries	Non- bene- fici- aries	Total	Bene- fici- aries	Non- bene- fici- aries
Number (thousands):									
Aged 62-64.....	4,290	1,647	2,642	2,029	484	1,545	2,261	1,163	1,097
Aged 65 and over.....	17,469	12,205	5,264	7,763	5,716	2,047	9,706	6,489	3,217
Aged 65-72.....	9,487	6,952	2,535	4,342	3,101	1,241	5,145	3,851	1,294
Aged 73 and over.....	7,982	5,252	2,730	3,421	2,615	806	4,561	2,637	1,924
Percent in long-stay facilities:									
Aged 62-64.....	2	2	3	4	7	3	1	(1)	2
Aged 65 and over.....	4	2	9	4	2	9	5	3	10
Aged 65-72.....	2	1	5	2	2	4	2	1	6
Aged 73 and over.....	7	3	13	5	2	16	8	5	12

¹ Not shown where 0.5 percent or less.

TABLE 9.11.—Visits with doctors by persons aged 65 and over—Percentage distribution of persons consulting doctor by number of visits, by beneficiary status, 1962

Number of visits	Total			Men			Women		
	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries
Number (thousands):									
Total.....	17,469	12,204	5,264	7,763	5,716	2,047	9,706	6,488	3,217
Reporting on visits ¹	16,774	11,694	5,079	7,444	5,481	1,963	9,330	6,213	3,116
Total percent.....	100	100	100	100	100	100	100	100	100
No visits.....	29	29	28	33	32	33	25	25	26
1-5 visits.....	38	36	41	38	37	40	38	36	42
6-11 visits.....	15	16	13	14	14	12	16	17	13
12-23 visits.....	13	13	12	10	10	10	15	16	13
24 or more visits.....	6	6	6	6	7	5	6	6	6

¹ Excludes persons in institutions.

TABLE 9.12.—Visits with doctors by persons aged 65 and over—Percentage distribution of persons consulting doctor by number of visits, by income group and beneficiary status, 1962

Number of visits and income group	Total			Men			Women		
	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries
Number (thousands):									
Total.....	17,469	12,204	5,264	7,763	5,716	2,047	9,706	6,488	3,217
Reporting on visits and income ¹	14,596	10,316	4,281	6,557	4,893	1,664	8,038	5,423	2,617
Low income third.....	4,989	3,057	1,932	2,204	1,558	646	2,785	1,499	1,286
Middle income third.....	4,893	3,894	999	2,185	1,851	334	2,708	2,043	665
High income third.....	4,714	3,365	1,350	2,168	1,484	684	2,546	1,881	666
Percent reporting:									
No visits:									
Low income third.....	31	31	31	37	36	40	27	26	27
Middle income third.....	30	30	29	36	36	38	25	26	24
High income third.....	26	26	25	26	27	25	25	25	25
1-5 visits:									
Low income third.....	37	35	39	35	35	35	38	36	42
Middle income third.....	34	34	35	34	34	34	34	34	35
High income third.....	39	38	41	41	41	40	37	35	42
6-11 visits:									
Low income third.....	13	14	11	12	13	10	13	14	12
Middle income third.....	15	16	13	13	14	8	17	18	15
High income third.....	18	18	18	17	17	19	19	20	16
12-23 visits:									
Low income third.....	13	13	13	10	10	9	16	16	15
Middle income third.....	14	13	15	11	10	17	15	16	14
High income third.....	12	12	12	9	9	10	14	15	13
24 or more visits:									
Low income third.....	6	7	5	6	6	6	6	7	4
Middle income third.....	7	7	8	6	7	3	8	7	11
High income third.....	6	6	4	6	7	6	5	6	4

¹ Excludes persons in institutions.

TABLE 9.13.—Visits with doctors by persons aged 62 and over—Percentage distribution of persons consulting doctor by number of visits, by health status and age, 1962

Health status ¹ and number of visits	Men				Women			
	Aged 62-64	Aged 65 and over			Aged 62-64	Aged 65 and over		
		Total	65-72	73 and over		Total	65-72	73 and over
Number (thousands):								
Total.....	2,029	7,763	4,342	3,421	2,265	9,706	5,145	4,561
Reporting on visits and health status: ²								
Good health.....	683	2,585	1,394	1,191	1,003	4,040	2,349	1,690
Fair health.....	408	2,123	1,242	881	411	2,107	1,099	1,007
Poor health.....	190	1,238	636	602	110	910	369	541
Percent reporting:								
Good health:								
Total.....	100	100	100	100	100	100	100	100
No visits.....	44	45	44	46	33	33	34	32
1-5 visits.....	38	36	35	36	40	37	38	36
6-11 visits.....	12	10	10	10	13	16	16	16
12-23 visits.....	5	6	7	6	10	10	9	12
24 or more visits.....	2	3	3	2	4	4	4	4
Fair health:								
Total.....	100	100	100	100	100	100	100	100
No visits.....	33	29	29	28	28	22	22	22
1-5 visits.....	31	36	34	38	31	32	33	32
6-11 visits.....	17	16	16	17	21	20	20	19
12-23 visits.....	12	12	14	9	14	19	20	18
24 or more visits.....	7	7	7	8	6	7	6	9
Poor health:								
Total.....	100	100	100	100	100	100	100	100
No visits.....	14	18	19	18	22	11	11	12
1-5 visits.....	29	31	31	31	20	26	23	28
6-11 visits.....	20	18	18	17	14	20	22	18
12-23 visits.....	18	19	21	18	21	27	29	26
24 or more visits.....	18	14	12	16	23	16	15	17

¹ Based on self-evaluation.² Excludes persons in institutions.

TABLE 9.14.—Visits with doctors by persons aged 62 and over—Percentage distribution of persons consulting doctor by number of visits, by age and beneficiary status, 1962

Age and number of visits	Total			Men			Women		
	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries
Number (thousands):									
Aged 62-64:									
Total.....	4,290	1,647	2,642	2,029	484	1,545	2,261	1,163	1,097
Reporting on visits ¹	4,090	1,572	2,517	1,934	461	1,473	2,156	1,111	1,044
Aged 65-72:									
Total.....	9,487	6,952	2,534	4,342	3,101	1,241	5,145	3,851	1,293
Reporting on visits ¹	9,108	6,656	2,451	4,150	2,959	1,191	4,958	3,697	1,260
Aged 73 and over:									
Total.....	7,982	5,253	2,730	3,421	2,615	806	4,561	2,638	1,924
Reporting on visits ¹	7,667	5,040	2,628	3,295	2,523	772	4,372	2,517	1,856
Percent reporting:									
Aged 62-64:									
Total.....	100	100	100	100	100	100	100	100	100
No visits.....	33	30	35	35	30	37	30	30	31
1-5 visits.....	37	37	38	38	33	39	37	38	36
6-11 visits.....	14	14	15	14	14	14	15	14	16
12-23 visits.....	10	13	8	8	14	6	12	12	11
24 or more visits.....	6	7	5	5	9	4	6	6	7
Aged 65-72:									
Total.....	100	100	100	100	100	100	100	100	100
No visits.....	30	30	33	33	33	33	28	26	32
1-5 visits.....	36	35	38	36	36	38	36	35	38
6-11 visits.....	15	16	14	14	14	14	16	17	13
12-23 visits.....	13	14	11	11	11	10	15	16	11
24 or more visits.....	6	6	5	6	6	5	6	6	5
Aged 73 and over:									
Total.....	100	100	100	100	100	100	100	100	100
No visits.....	27	27	25	32	32	33	23	24	21
1-5 visits.....	40	37	44	39	38	43	40	37	45
6-11 visits.....	15	16	12	13	15	9	16	17	13
12-23 visits.....	12	12	13	9	8	10	15	15	14
24 or more visits.....	7	7	6	7	7	6	7	7	6

¹ Excludes persons in institutions.

TABLE 9.15.—Adequacy of visits with doctors by persons aged 65 and over—Percentage distribution of persons consulting doctor by number of visits, by beneficiary status, 1962

Adequacy and number of visits	Men			Women		
	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries
Number (thousands):						
Total.....	7,763	5,716	2,047	9,706	6,488	3,217
Reporting on visits and adequacy of visits: ¹						
Persons see doctor as often as they should.....	3,836	2,945	891	5,122	3,507	1,615
Persons do not see doctor as often as they should.....	3,608	2,536	1,072	4,208	2,706	1,501
Percent reporting:						
See doctor as often as they should:						
Total.....	100	100	100	100	100	100
No visits.....	29	28	33	24	22	26
1-5 visits.....	34	34	34	34	33	34
6-11 visits.....	16	17	14	18	19	16
12-23 visits.....	12	12	14	17	18	16
24 or more visits.....	9	9	7	8	8	7
Do not see doctor as often as they should:						
Total.....	100	100	100	100	100	100
No visits.....	36	38	33	28	29	26
1-5 visits.....	41	40	44	43	39	50
6-11 visits.....	11	11	11	13	15	10
12-23 visits.....	7	7	8	12	13	10
24 or more visits.....	4	4	4	4	5	4

¹ Excludes persons in institutions.

TABLE 9.16.—Adequacy of visits with doctors by persons aged 65 and over—Percentage distribution of persons consulting doctor by number of visits, by income group, 1962

Adequacy and number of visits	Men			Women		
	Low income third	Middle income third	High income third	Low income third	Middle income third	High income third
Number (thousands):						
Reporting on visits and adequacy of visits: ¹						
Persons see doctor as often as they should.....	997	1,187	1,267	1,315	1,507	1,623
Persons do not see doctor as often as they should.....	1,207	998	901	1,470	1,201	923
Persons reporting:						
See doctor as often as they should:						
Total.....	100	100	100	100	100	100
No visits.....	35	31	22	26	23	21
1-5 visits.....	29	30	41	32	32	35
6-11 visits.....	13	16	18	15	19	21
12-23 visits.....	13	15	10	18	17	17
24 or more visits.....	9	8	9	8	9	6
Do not see doctor as often as they should:						
Total.....	100	100	100	100	100	100
No visits.....	38	42	32	27	28	31
1-5 visits.....	40	39	41	45	37	40
6-11 visits.....	11	8	16	12	16	15
12-23 visits.....	7	7	9	13	13	10
24 or more visits.....	4	4	3	4	7	4

¹ Excludes persons in institutions.

TABLE 10.1.—Medical costs incurred by units aged 65 and over—Percentage distribution of units by costs, by beneficiary status, 1962

Medical costs incurred ¹	Married couples			Nonmarried men			Nonmarried women		
	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries
Total number (thousands).....	5,445	4,325	1,120	2,402	1,600	803	6,329	3,786	2,543
Total percent.....	100	100	100	100	100	100	100	100	100
Reporting on costs ²	88	89	82	78	82	70	82	86	77
Not reporting on costs.....	12	11	18	22	18	30	18	14	23
Care without charge ³	9	8	13	18	14	25	14	11	20
Cost unknown.....	3	3	5	3	3	4	3	3	3
Percent reporting on costs ²	100	100	100	100	100	100	100	100	100
None incurred.....	3	3	3	16	16	16	9	7	12
\$1-99.....	24	24	24	44	42	50	39	38	40
\$100-199.....	18	17	19	14	15	10	21	23	19
\$200-299.....	14	14	14	6	7	4	10	10	9
\$300-399.....	10	10	12	5	6	2	5	6	4
\$400-499.....	6	6	4	3	3	3	3	3	2
\$500-749.....	9	10	7	3	3	1	6	6	5
\$750-999.....	5	5	5	3	3	3	2	2	2
\$1,000-1,499.....	5	5	7	3	3	4	2	2	3
\$1,500-1,999.....	2	2	2	2	2	2	2	1	2
\$2,000-2,499.....	2	2	2	1	(⁴)	2	1	1	1
\$2,500 or more.....	2	2	1	1	1	2	1	1	2
Median cost:									
All units reporting.....	\$240	\$240	\$220	\$75	\$80	\$70	\$110	\$120	\$95
Units with incurred costs.....	250	250	235	95	125	85	130	135	120
Mean cost:									
All units reporting.....	442	449	412	260	247	293	282	275	296
Units with incurred costs.....	454	461	426	308	292	349	309	295	334

¹ Includes costs met by health insurance but excludes premiums for the insurance.² Units reporting total medical costs of known amounts without any care provided by government sources or private voluntary agencies or supplied by a doctor or hospital with no bill rendered; these units assumed responsibility for payment out of their own resources (including health insurance) or with the help of relatives.³ Units receiving some or all care provided through government sources or private voluntary agencies, or supplied by a doctor or hospital with no bill rendered.⁴ Not shown where 0.5 percent or less.

TABLE 10.2.—Type of medical costs incurred by units aged 65 and over—Percentage distribution of costs by type of service, by beneficiary status, 1962

Type of service	Married couples			Nonmarried men			Nonmarried women		
	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries
Number (thousands):									
Total.....	5,445	4,325	1,120	2,402	1,600	803	6,329	3,786	2,543
Reporting on incurred cost ¹	4,636	3,743	893	1,590	1,115	475	4,757	3,035	1,723
Mean cost ²	\$454	\$461	\$426	\$308	\$292	\$349	\$309	\$295	\$334
Total percent.....	100	100	100	100	100	100	100	100	100
All medical institutions.....	28	29	25	46	38	62	38	35	42
Short-stay hospitals.....	27	27	25	20	25	10	20	22	16
Other.....	1	2	—	27	14	52	18	13	26
Physicians and surgeons.....	34	34	35	22	26	15	26	28	24
Medicines and drugs.....	23	23	22	18	21	11	22	23	20
Dentists.....	7	6	8	4	5	3	4	5	3
Other.....	9	8	10	9	10	9	10	8	11

¹ Units reporting total medical costs of known amounts without any care provided by government sources or private voluntary agencies or supplied by a doctor or hospital with no bill rendered; these units assumed responsibility for payment out of their own resources (including health insurance) or with the help of relatives.² Based on units with incurred costs, as defined on table 10.1.

TABLE 10.3.—Medical costs incurred by units aged 65 and over—Percentage distribution of units by costs, by beneficiary status and hospitalization status, 1962

Beneficiary status and medical costs incurred ¹	Married couples		Nonmarried men		Nonmarried women	
	In hospital ²	Not in hospital ³	In hospital ²	Not in hospital ³	In hospital ²	Not in hospital ³
<i>Total</i>						
Total number (thousands)	1,291	4,100	362	1,813	878	5,035
Total percent	100	100	100	100	100	100
Reporting on costs ⁴	76	91	53	89	63	90
Not reporting on costs	24	9	47	11	37	10
Care without charge ⁵	17	6	38	10	28	9
Cost unknown	7	2	9	1	9	1
Percent reporting on cost ⁴	100	100	100	100	100	100
None incurred		3		18		10
\$1-99		31		51		45
\$100-199	3	22	5	15	4	24
\$200-299	2	17	9	6	9	10
\$300-399	6	11	11	4	9	5
\$400-499	8	5	6	2	8	2
\$500-749	19	7	11	2	23	3
\$750-999	15	2	20	(⁶)	10	(⁶)
\$1,000-1,499	20	1	18	1	17	(⁶)
\$1,500-1,999	11	(⁶)	5		9	(⁶)
\$2,000-2,499	8	(⁶)	3		4	(⁶)
\$2,500 or more	8	(⁶)	10		5	(⁶)
<i>Median cost:</i>						
All units reporting	\$940	\$175	\$820	\$60	\$705	\$90
Units with incurred costs	940	180	820	80	705	100
<i>Mean cost:</i>						
All units reporting	1,220	233	1,084	102	1,022	142
Units with incurred costs	1,220	241	1,084	125	1,022	158
<i>Beneficiaries</i>						
Total number (thousands)	1,055	3,229	258	1,264	541	3,104
Total percent	100	100	100	100	100	100
Reporting on costs ⁴	78	93	61	90	71	91
Not reporting on costs	22	7	39	10	29	9
Care without charge ⁵	16	5	29	8	21	7
Cost unknown	6	2	10	2	8	2
Percent reporting on costs ⁴	100	100	100	100	100	100
None incurred		3		18		8
\$1-99		31		48		44
\$100-199	4	21	6	17	4	26
\$200-299	3	17	11	6	11	10
\$300-399	6	11	12	5	11	5
\$400-499	8	6	4	2	8	3
\$500-749	20	7	8	2	22	4
\$750-999	14	3	24	(⁶)	10	(⁶)
\$1,000-1,499	18	1	16	1	15	(⁶)
\$1,500-1,999	11	(⁶)	4		9	(⁶)
\$2,000-2,499	8		4		6	(⁶)
\$2,500 or more	9	(⁶)	10		4	
<i>Median cost:</i>						
All units reporting	\$920	\$175	\$820	\$65	\$675	\$95
Units with incurred costs	920	180	820	85	675	170
<i>Mean cost:</i>						
All units reporting	1,213	234	1,064	111	990	140
Units with incurred costs	1,213	242	1,064	135	990	152

See footnotes at end of table.

TABLE 10.3.—Medical costs incurred by units aged 65 and over—Percentage distribution of units by costs, by beneficiary status and hospitalization status, 1962—Continued

Beneficiary status and medical costs incurred ¹	Married couples		Nonmarried men		Nonmarried women	
	In hospital ²	Not in hospital ³	In hospital ²	Not in hospital ³	In hospital ²	Not in hospital ³
<i>Nonbeneficiaries</i>						
Total number (thousands)	236	871	105	550	337	1,932
Total percent	100	100	100	100	100	100
Reporting on costs ⁴	68	86	32	86	50	88
Not reporting on costs	32	14	68	14	50	12
Care without charge ⁵	23	10	59	13	40	11
Cost unknown	9	4	9	1	10	1
Percent reporting on costs ⁴	100	100	(⁷)	100	100	100
None incurred		4		19		13
\$1-99		30		58	1	46
\$100-199	2	23		12	3	21
\$200-299		17		5	5	10
\$300-399	4	14		2	4	4
\$400-499	7	4		2	9	2
\$500-749	16	5			26	3
\$750-999	20	1		1	10	(⁶)
\$1,000-1,499	26	2		(⁶)	23	1
\$1,500-1,999	9	(⁶)			10	(⁶)
\$2,000-2,499	9	(⁶)			1	(⁶)
\$2,500 or more	8				8	(⁶)
<i>Median cost:</i>						
All units reporting	\$1,010	\$170	(⁷)	\$55	\$795	\$80
Units with incurred costs	1,010	180	(⁷)	70	795	95
<i>Mean cost:</i>						
All units reporting	1,256	228	(⁷)	79	1,096	145
Units with incurred costs	1,256	237	(⁷)	98	1,096	167

¹ Includes costs met by health insurance but excludes the premiums for the insurance.² In general or short-stay hospitals. For couples, one or both members were hospitalized.³ Excludes persons who were in long-stay medical facilities.⁴ Units reporting total medical costs of known amounts without any care provided by government sources or private voluntary agencies or supplied by a doctor or hospital with no bill rendered; these units assumed responsibility for payment out of their own resources (including health insurance) or with the help of relatives.⁵ Units receiving some or all care provided through government sources or private voluntary agencies, or supplied by a doctor or hospital with no bill rendered.⁶ Not shown where 0.5 percent or less.⁷ Not shown where base is less than 50,000.

TABLE 10.4.—Medical costs incurred by units aged 65 and over—Percentage distribution of units by costs, by beneficiary status and health insurance status, 1962

Beneficiary status and medical costs incurred ¹	Married couples		Nonmarried men		Nonmarried women	
	With health insurance	Without health insurance	With health insurance	Without health insurance	With health insurance	Without health insurance
<i>Total</i>						
Total number ² (thousands)	3,486	1,953	857	1,467	3,043	3,204
Total percent	100	100	100	100	100	100
Reporting on costs ³	91	81	93	72	90	75
Not reporting on costs	9	19	7	28	10	25
Care without charge ⁴	4	18	5	26	5	23
Cost unknown	5	2	2	2	4	2
Percent reporting on costs ³	100	100	100	100	100	100
None incurred	2	4	9	21	6	11
\$1-99	21	31	44	46	37	42
\$100-199	18	18	15	13	22	20
\$200-299	14	14	9	4	11	8
\$300-399	11	8	6	4	6	4
\$400-499	7	4	3	2	4	2
\$500-749	9	10	4	2	6	5
\$750-999	6	4	4	2	2	1
\$1,000-1,499	6	4	5	2	3	2
\$1,500-1,999	3	2	1	2	1	2
\$2,000-2,499	2	1	(⁵)	(⁵)	1	(⁵)
\$2,500 or more	2	1	1	1	1	2
<i>Median cost:</i>						
All units reporting	\$270	\$185	\$95	\$60	\$130	\$90
Units with incurred costs	280	195	115	85	144	115
<i>Mean cost:</i>						
All units reporting	490	346	275	207	277	262
Units with incurred costs	500	360	303	262	296	296
<i>Beneficiaries</i>						
Total number ² (thousands)	2,761	1,560	631	962	2,175	1,597
Total percent	100	100	100	100	100	100
Reporting on costs ³	91	84	93	76	91	79
Not reporting on costs	9	16	7	24	9	21
Care without charge ⁴	4	15	4	22	4	19
Cost unknown	4	1	3	3	4	1
Percent reporting on costs ³	100	100	100	100	100	100
None incurred	2	4	10	20	6	9
\$1-99	21	30	40	43	38	39
\$100-199	17	18	16	14	23	23
\$200-299	13	14	9	6	11	8
\$300-399	11	8	7	5	6	5
\$400-499	7	4	4	2	4	3
\$500-749	10	10	4	3	5	6
\$750-999	6	4	4	2	2	2
\$1,000-1,499	6	3	5	1	2	2
\$1,500-1,999	3	2	1	2	1	2
\$2,000-2,499	2	1	(⁵)	(⁵)	2	-----
\$2,500 or more	2	1	1	1	1	2
<i>Median cost:</i>						
All units reporting	\$275	\$185	\$100	\$70	\$130	\$105
Units with incurred costs	285	200	130	95	140	125
<i>Mean cost:</i>						
All units reporting	505	343	270	228	274	262
Units with incurred costs	514	357	300	284	290	278

See footnotes at end of table.

TABLE 10.4.—Medical costs incurred by units aged 65 and over—Percentage distribution of units by costs, by beneficiary status and health insurance status, 1962—Continued

Beneficiary status and medical costs incurred ¹	Married couples		Nonmarried men		Nonmarried women	
	With health insurance	Without health insurance	With health insurance	Without health insurance	With health insurance	Without health insurance
<i>Nonbeneficiaries</i>						
Total number ² (thousands)	725	393	226	505	868	1,608
Total percent	100	100	100	100	100	100
Reporting on costs ³	91	67	91	65	88	72
Not reporting on costs	9	33	9	35	12	28
Care without charge ⁴	3	30	8	34	8	26
Cost unknown	6	3	1	1	4	2
Percent reporting on costs ⁵	100	100	100	100	100	100
None incurred	3	3	6	24	8	14
\$1-99	20	36	53	52	35	44
\$100-199	20	16	11	10	21	18
\$200-299	15	11	8	2	10	8
\$300-399	12	11	2	2	5	3
\$400-499	5	3	3	3	4	1
\$500-749	7	7	4	-----	7	4
\$750-999	6	2	3	1	3	(⁶)
\$1,000-1,499	7	6	6	3	3	2
\$1,500-1,999	2	2	2	2	2	2
\$2,000-2,499	2	2	-----	-----	(⁶)	1
\$2,500 or more	2	1	2	1	1	2
<i>Median cost:</i>						
All units reporting	\$245	\$165	\$80	\$50	\$130	\$80
Units with incurred costs	255	180	90	75	150	95
<i>Mean cost:</i>						
All units reporting	434	360	288	160	285	261
Units with incurred costs	448	373	307	210	311	304

¹ Includes costs met by health insurance but excludes the premiums for the insurance.² Excludes those not reporting health insurance status.³ Units reporting total medical costs of known amounts without any care provided by government sources or private voluntary agencies or supplied by a doctor or hospital with no bill rendered; these units assumed responsibility for payment out of their own resources (including health insurance) or with the help of relatives.⁴ Units receiving some or all care provided through government sources or private voluntary agencies or supplied by a doctor or hospital with no bill rendered.⁶ Not shown where 0.5 percent or less.

TABLE 10.5.—Medical costs incurred by units aged 65 and over—Percentage distribution of units by costs, by income group, 1962

Medical costs incurred ¹	Married couples			Nonmarried men			Nonmarried women		
	Low income third	Middle income third	High income third	Low income third	Middle income third	High income third	Low income third	Middle income third	High income third
Total number (thousands)....	1,569	1,573	1,577	734	708	730	1,867	1,810	1,860
Total percent.....	100	100	100	100	100	100	100	100	100
Reporting on costs ²	80	91	93	71	76	90	80	78	89
Not reporting on costs.....	20	9	7	29	24	10	20	22	11
Care without charge ³	18	7	4	27	20	9	17	18	10
Cost unknown.....	2	2	4	2	4	1	3	3	2
Percent reporting on costs ²	100	100	100	100	100	100	100	100	100
None incurred.....	3	3	2	19	18	11	10	7	6
\$1-99.....	34	26	15	48	37	47	41	41	35
\$100-199.....	17	19	17	13	17	13	21	22	23
\$200-299.....	12	13	16	4	6	9	9	9	11
\$300-399.....	10	11	10	5	6	4	4	5	6
\$400-499.....	5	4	9	1	4	2	3	2	4
\$500-749.....	9	9	10	4	3	2	5	7	5
\$750-999.....	3	4	8	1	2	4	2	1	2
\$1,000-1,499.....	5	4	7	1	3	5	2	2	3
\$1,500-1,999.....	1	3	3	3	2	1	1	1	3
\$2,000-2,499.....	1	3	2	-----	1	(⁴)	1	1	1
\$2,500 or more.....	1	1	2	(⁴)	1	1	2	1	1
Mean cost:									
All units reporting.....	\$180	\$215	\$295	\$65	\$85	\$80	\$95	\$110	\$135
Units with incurred costs.....	190	235	305	85	120	95	115	125	150
Mean cost:									
All units reporting.....	330	415	521	165	251	259	259	248	318
Units with incurred costs.....	339	427	531	205	308	292	288	266	339

¹ Includes costs met by health insurance but excludes the premiums for the insurance.² Units receiving some or all care provided through government sources or private voluntary agencies, sources or private voluntary agencies or supplied by a doctor or hospital with no bill rendered; these units assumed responsibility for payment out of their own resources (including health insurance) or with the help of relatives.³ Units receiving some or all care provided through government sources or private voluntary agencies, or supplied by a doctor or hospital with no bill rendered.⁴ Not shown where 0.5 percent or less.

TABLE 10.6.—Medical costs incurred by units aged 62 and over—Percentage distribution of units by costs, by beneficiary status and age, 1962

Beneficiary status and medical costs incurred ¹	Married couples			Nonmarried men			Nonmarried women		
	Aged 62-64	Aged 65-72	Aged 73 and over	Aged 62-64	Aged 65-72	Aged 73 and over	Aged 62-64	Aged 65-72	Aged 73 and over
<i>Total</i>									
Total number (thousands).....	1,783	3,344	2,101	378	1,077	1,326	809	2,797	3,531
Total percent.....	100	100	100	100	100	100	100	100	100
Reporting on costs ²	91	89	85	73	81	76	90	85	80
Not reporting on costs.....	9	11	15	27	19	24	10	15	20
Care without charge ³	5	7	12	23	16	20	9	12	17
Cost unknown.....	4	4	3	4	3	4	1	3	3
Percent reporting on costs ²	100	100	100	100	100	100	100	100	100
None incurred.....	3	3	2	12	14	17	7	7	10
\$1-99.....	25	25	23	48	44	44	40	42	36
\$100-199.....	20	18	18	17	14	14	22	22	21
\$200-299.....	12	14	13	8	7	6	9	10	9
\$300-399.....	10	11	9	4	4	5	6	5	5
\$400-499.....	5	6	6	1	3	2	2	3	3
\$500-749.....	11	8	11	2	3	2	4	5	6
\$750-999.....	5	5	5	1	4	3	4	1	2
\$1,000-1,499.....	5	4	7	6	3	3	3	2	3
\$1,500-1,999.....	2	2	2	---	2	1	1	1	2
\$2,000-2,499.....	1	2	1	1	1	1	1	1	1
\$2,500 or more.....	1	1	2	1	1	2	(⁴)	(⁴)	2
<i>Median cost:</i>									
All units reporting.....	\$215	\$230	\$255	\$80	\$80	\$75	\$110	\$105	\$115
Units with incurred costs.....	230	240	260	95	100	95	130	120	140
<i>Mean cost:</i>									
All units reporting.....	446	419	480	232	267	255	238	232	325
Units with incurred costs.....	460	432	491	264	309	309	256	249	361
<i>Beneficiaries</i>									
Total number (thousands).....	464	2,540	1,785	123	724	875	401	1,969	1,816
Total percent.....	100	100	100	100	100	100	100	100	100
Reporting on costs ²	88	90	87	71	84	81	94	87	85
Not reporting on costs.....	12	10	13	29	16	19	6	13	15
Care without charge ³	9	7	10	21	13	15	4	10	12
Cost unknown.....	3	3	3	8	3	3	2	3	3
Percent reporting on costs ²	100	100	100	100	100	100	100	100	100
None incurred.....	2	3	2	11	15	16	7	6	8
\$1-99.....	31	25	22	41	41	43	40	41	35
\$100-199.....	12	17	18	16	14	16	21	22	23
\$200-299.....	11	15	12	9	8	6	10	10	9
\$300-399.....	11	10	9	4	5	6	6	5	6
\$400-499.....	6	6	7	---	3	2	3	4	3
\$500-749.....	9	9	11	7	4	3	4	6	5
\$750-999.....	8	5	5	---	4	3	4	1	2
\$1,000-1,499.....	5	4	7	9	3	3	3	2	3
\$1,500-1,999.....	1	2	3	---	2	1	2	1	2
\$2,000-2,499.....	2	2	2	2	1	(⁴)	(⁴)	(⁴)	2
\$2,500 or more.....	3	1	3	---	1	2	---	(⁴)	2
<i>Median cost:</i>									
All units reporting.....	\$245	\$230	\$265	\$90	\$85	\$80	\$114	\$110	\$130
Units with incurred costs.....	260	240	275	120	110	100	130	125	150
<i>Mean cost:</i>									
All units reporting.....	572	417	495	287	255	239	236	234	319
Units with incurred costs.....	586	429	506	324	300	284	253	249	345

See footnotes at end of table.

TABLE 10.6.—Medical costs incurred by units aged 62 and over—Percentage distribution of units by costs, by beneficiary status and age, 1962—Continued

Beneficiary status and medical costs incurred ¹	Married couples			Nonmarried men			Nonmarried women		
	Aged 62-64	Aged 65-72	Aged 73 and over	Aged 62-64	Aged 65-72	Aged 73 and over	Aged 62-64	Aged 65-72	Aged 73 and over
<i>Nonbeneficiaries</i>									
Total number (thousands).....	1,319	804	316	256	353	451	408	828	1,715
Total percent.....	100	100	100	100	100	100	100	100	100
Reporting on costs ²	92	87	71	74	77	66	85	81	74
Not reporting on costs.....	8	13	29	26	23	34	15	19	26
Care without charge ³	3	7	27	24	20	29	14	17	22
Cost unknown.....	5	6	3	2	3	5	1	2	4
Percent reporting on costs ²	100	100	100	100	100	100	100	100	100
None incurred.....	3	4	2	12	11	21	8	9	13
\$1-99.....	24	24	27	50	52	48	40	44	38
\$100-199.....	22	18	23	18	13	8	23	21	17
\$200-299.....	12	14	14	7	4	5	8	10	9
\$300-399.....	9	13	8	4	2	3	8	3	4
\$400-499.....	5	5	2	1	4	2	1	2	2
\$500-749.....	12	6	11	-----	2	1	3	4	6
\$750-999.....	4	5	3	1	4	2	4	(⁴)	2
\$1,000-1,499.....	5	6	8	5	4	3	3	3	3
\$1,500-1,999.....	3	2	-----	-----	1	3	1	1	2
\$2,000-2,499.....	1	2	1	-----	3	2	-----	2	1
\$2,500 or more.....	1	1	1	1	1	2	1	(⁴)	2
<i>Median cost:</i>									
All units reporting.....	\$210	\$235	\$190	\$75	\$75	\$60	\$110	\$90	\$100
Units with incurred costs.....	220	245	195	90	85	85	125	105	135
<i>Mean cost:</i>									
All units reporting.....	403	425	374	206	292	293	240	226	332
Units with incurred costs.....	416	441	381	235	327	371	259	248	381

¹ Includes costs met by health insurance but excludes the premiums for the insurance.

² Units reporting total medical costs of known amount without any care provided by government sources or private voluntary agencies or supplied by a doctor or hospital with no bill rendered; these units assumed responsibility for payment out of their own resources (including health insurance) or with the help of relatives.

³ Units receiving some or all care provided through government sources or private voluntary agencies, or supplied by a doctor or hospital with no bill rendered.

⁴ Not shown where 0.5 percent or less.

TABLE 10.7.—Short-stay-hospital costs incurred by units aged 65 and over—Percentage distribution of units by costs, by beneficiary status, 1962

Hospital costs incurred ¹	Married couples			Nonmarried men			Nonmarried women		
	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries
Total number (thousands) . . .	1,291	1,056	236	362	258	105	878	542	336
Total percent	100	100	100	100	100	100	100	100	100
Reporting on costs ²	80	81	72	54	63	32	65	73	52
Not reporting on costs	20	19	28	46	37	68	35	27	48
Care without charge ³	15	13	22	38	29	59	26	19	38
Cost unknown	5	5	6	8	8	9	9	8	10
Percent reporting costs ²	100	100	100	100	100	(⁴)	100	100	100
\$1-99	9	9	5	14	15	-----	7	6	9
\$100-199	18	18	18	17	17	-----	18	22	10
\$200-299	14	15	11	15	17	-----	20	21	18
\$300-399	11	11	11	6	4	-----	9	10	8
\$400-499	7	6	11	6	6	-----	8	5	14
\$500-749	17	16	22	20	22	-----	18	18	19
\$750-999	8	8	8	9	7	-----	7	6	9
\$1,000-1,499	8	9	4	8	6	-----	6	7	4
\$1,500-1,999	3	3	7	4	5	-----	2	1	4
\$2,000-2,499	3	3	1	1	1	-----	2	(⁵)	4
\$2,500 or more	2	2	2	1	1	-----	2	2	-----
Median cost	\$385	\$370	\$445	\$365	\$350	(⁴)	\$345	\$305	\$430
Mean cost	588	581	622	525	529	(⁴)	541	539	544

¹ Based on stays in general or short-stay hospitals. For couples, one or both members were hospitalized. Includes hospital charges met by health insurance but excludes the premiums for the insurance.

² Units reporting total hospital costs of known amounts without any care provided by government sources or private voluntary agencies or supplied by a hospital with no bill rendered; these units assumed responsibility for payment out of their own resources (including health insurance) or with the help of relatives.

³ Units receiving some or all care provided through government sources or private voluntary agencies, or supplied by a hospital with no bill rendered.

⁴ Not shown where base is less than 50,000.

⁵ Not shown where 0.5 percent or less.

TABLE 10.8.—Short-stay-hospital costs incurred by units aged 65 and over—Percent-age distribution of units by costs, by health insurance status, 1962

Hospital costs incurred ¹	Married couples		Nonmarried men		Nonmarried women	
	With health insurance	Without health insurance	With health insurance	Without health insurance	With health insurance	Without health insurance
Total number ² (thousands) -----	875	416	167	183	507	359
Total percent -----	100	100	100	100	100	100
Reporting on costs ³ -----	86	66	87	28	78	49
Not reporting on costs -----	14	34	13	72	22	51
Care without charge ⁴ -----	7	33	10	64	9	50
Cost unknown -----	7	1	2	8	13	1
Percent reporting on costs ³ -----	100	100	100	(⁵)	100	100
\$1-99 -----	8	12	16	-----	6	10
\$100-199 -----	17	19	17	-----	21	13
\$200-299 -----	15	12	9	-----	19	22
\$300-399 -----	9	15	7	-----	10	9
\$400-499 -----	8	5	6	-----	9	5
\$500-749 -----	18	15	21	-----	18	18
\$750-999 -----	8	6	10	-----	8	5
\$1,000-1,499 -----	7	11	8	-----	6	6
\$1,500-1,999 -----	5	-----	3	-----	2	2
\$2,000-2,499 -----	3	2	1	-----	-----	5
\$2,500 or more -----	2	3	1	-----	1	3
Median cost -----	\$405	\$345	\$410	(⁵)	\$345	\$350
Mean cost -----	612	520	523	(⁵)	485	666

¹ Based on stays in general or short-stay hospitals. For couples, one or both members were hospitalized. Includes hospital charges met by health insurance but excludes the premiums for the insurance.

² Excludes those not reporting on health insurance status.

³ Units reporting total hospital costs of known amounts without any care provided by government sources or private voluntary agencies or supplied by a hospital with no bill rendered; these units assumed responsibility for payment out of their own resources (including health insurance) or with the help of relatives.

⁴ Units receiving some or all care provided through government sources or private voluntary agencies, or supplied by a hospital with no bill rendered.

⁵ Not shown where base is less than 50,000.

TABLE 10.9.—Short-stay-hospital costs incurred by units aged 65 and over—Percent-age distribution of units by costs, by income group, 1962

Hospital cost incurred ¹	Married couples			Nonmarried men			Nonmarried women		
	Low in- come third	Middle in- come third	High in- come third	Low in- come third	Middle in- come third	High in- come third	Low in- come third	Middle in- come third	High in- come third
Total number (thousands).....	360	367	382	86	116	109	242	287	234
Total percent.....	100	100	100	100	100	100	100	100	100
Reporting on costs ²	66	77	93	42	48	76	62	61	82
Not reporting on costs.....	34	23	7	58	52	24	38	39	18
Care without charge ³	29	18	3	50	42	24	33	32	13
Cost unknown.....	5	5	4	8	10	—	6	6	5
Percent reporting on costs ²	100	100	100	(⁴)	100	100	100	100	100
\$1-99.....	11	8	9	—	12	7	9	8	6
\$100-199.....	24	19	14	—	29	10	21	16	20
\$200-299.....	11	14	20	—	12	17	18	21	12
\$300-399.....	12	11	11	—	7	5	9	9	10
\$400-499.....	8	7	6	—	—	7	8	6	10
\$500-749.....	13	14	19	—	25	20	10	26	22
\$750-999.....	6	10	6	—	—	13	3	8	9
\$1,000-1,499.....	11	9	6	—	4	11	7	2	9
\$1,500-1,999.....	2	2	5	—	11	5	5	3	—
\$2,000-2,499.....	2	4	2	—	—	2	6	—	—
\$2,500 or more.....	—	2	2	—	—	2	4	—	2
Median cost.....	\$335	\$385	\$365	(⁴)	\$270	\$545	\$315	\$355	\$425
Mean cost.....	472	601	555	(⁴)	487	663	660	439	597

¹ Based on stays in general or short-stay hospitals. For couples, one or both members were hospitalized. Includes hospital charges met by health insurance but excludes the premiums for the insurance.

² Units reporting total hospital costs of known amounts without any care provided by government sources or private voluntary agencies or supplied by a hospital with no bill rendered; these units assumed responsibility for payment out of their own resources (including health insurance) or with the help of relatives.

³ Units receiving some or all care provided through government sources or private voluntary agencies, or supplied by a hospital with no bill rendered.

⁴ Not shown where base is less than 50,000.

TABLE 10.10.—Short-stay-hospital costs incurred by units aged 62 and over—Percent-age distribution of units by costs, by age, 1962

Hospital costs incurred ¹	Married couples			Nonmarried men			Nonmarried women		
	Aged 62-64	Aged 65-72	Aged 73 and over	Aged 62-64	Aged 65-72	Aged 73 and over	Aged 62-64	Aged 65-72	Aged 73 and over
Total number (thousands).....	376	725	567	39	157	207	108	350	528
Total percent.....	100	100	100	100	100	100	100	100	100
Reporting on costs ²	80	81	79	50	62	48	87	74	59
Not reporting on costs.....	20	19	21	50	38	52	13	26	41
Care without charge ³	11	14	16	40	31	43	10	19	31
Cost unknown.....	8	5	5	10	7	9	3	7	10
Percent reporting on costs ²	100	100	100	(4)	100	100	100	100	100
\$1-99.....	9	10	7	-----	13	14	17	6	8
\$100-199.....	15	17	19	-----	8	25	6	23	15
\$200-299.....	14	16	13	-----	16	13	10	20	20
\$300-399.....	15	12	9	-----	6	6	15	10	9
\$400-499.....	9	6	8	-----	8	4	8	8	8
\$500-749.....	15	17	18	-----	21	19	17	18	19
\$750-999.....	12	8	7	-----	9	7	13	4	9
\$1,000-1,499.....	4	5	11	-----	14	2	8	7	5
\$1,500-1,999.....	3	5	2	-----	2	8	3	2	2
\$2,000-2,499.....	1	2	3	-----	-----	2	-----	-----	3
\$2,500 or more.....	5	2	3	-----	2	-----	2	2	2
Median cost.....	\$375	\$360	\$425	(4)	\$475	\$285	\$425	\$305	\$380
Mean cost.....	633	561	623	(4)	574	477	538	486	586

¹ Based on stays in general or short-stay hospitals. For couples, one or both members were hospitalized. Includes hospital charges met by health insurance but excludes the premiums for the insurance.

² Units reporting total hospital costs of known amounts without any care provided by government sources or private voluntary agencies or supplied by a hospital with no bill rendered; these units assumed responsibility for payment out of their own resources (including health insurance) or with the help of relatives.

³ Units receiving some or all care provided through government sources or private voluntary agencies, or supplied by a hospital with no bill rendered.

⁴ Not shown where base is less than 50,000.

TABLE 10.11.—Out-of-pocket expense for medical care of units aged 65 and over—Percentage distribution of units by expense, by beneficiary status, 1962

Out-of-pocket expense	Married couples			Nonmarried men			Nonmarried women		
	Total	Bene- fici- aries	Non- bene- fici- aries	Total	Bene- fici- aries	Non- bene- fici- aries	Total	Bene- fici- aries	Non- bene- fici- aries
Number (thousands):									
Total.....	5,445	4,325	1,120	2,402	1,599	803	6,328	3,786	2,543
Reporting on expense.....	5,162	4,132	1,030	2,249	1,498	750	5,978	3,584	2,395
Total percent.....	100	100	100	100	100	100	100	100	100
None ¹	4	4	6	24	20	33	20	12	32
\$1-99.....	17	16	20	35	36	33	29	27	31
\$100-199.....	16	17	17	18	20	14	22	27	15
\$200-299.....	16	16	17	8	9	5	11	13	8
\$300-399.....	8	14	12	4	5	2	6	8	4
\$400-499.....	8	8	9	3	3	2	3	4	1
\$500-749.....	12	13	9	3	4	2	4	5	4
\$750-999.....	5	6	4	2	1	2	1	1	1
\$1,000-1,499.....	3	3	3	2	1	4	2	1	2
\$1,500-1,999.....	1	1	1	1	1	2	1	1	1
\$2,000-2,499.....	1	1	1	(²)	(²)	1	(²)	(²)	(²)
\$2,500 or more.....	(²)	1	(²)	(²)	(²)	(²)	(²)	(²)	(²)
Median expense:									
All units reporting.....	\$270	\$275	\$235	\$75	\$85	\$50	\$105	\$140	\$55
Units with expense.....	280	290	255	120	125	105	150	160	120
Mean expense:									
All units reporting.....	376	387	334	191	186	200	204	226	172
Units with expense.....	393	402	357	252	232	299	255	257	254

¹ Includes units receiving all their care through public assistance or other agencies.² Not shown where 0.5 percent or less.

TABLE 10.12.—Out-of-pocket expense for medical care of units aged 65 and over—Percentage distribution of units by expense, by hospitalization status, 1962

Out-of-pocket expense	Married couples		Nonmarried men		Nonmarried women	
	In hospital ¹	Not in hospital ²	In hospital ¹	Not in hospital ²	In hospital ¹	Not in hospital ²
Number (thousands):						
Total.....	1,291	4,100	363	1,813	878	5,036
Reporting on expense.....	1,227	3,885	341	1,746	786	4,856
Total percent.....	100	100	100	100	100	100
None ³	3	5	24	22	14	18
\$1-99.....	5	21	16	41	13	33
\$100-199.....	10	20	14	20	16	24
\$200-299.....	10	18	8	8	9	12
\$300-399.....	11	14	8	4	12	5
\$400-499.....	10	8	6	3	5	3
\$500-749.....	20	10	9	2	13	3
\$750-999.....	12	3	6	-----	6	(⁴)
\$1,000-1,499.....	9	1	4	1	7	(⁴)
\$1,500-1,999.....	4	(⁴)	2	-----	3	(⁴)
\$2,000-2,499.....	4	(⁴)	1	-----	1	(⁴)
\$2,500 or more.....	2	(⁴)	4	-----	2	(⁴)
Median expense:						
All units reporting.....	\$510	\$225	\$175	\$65	\$285	\$95
Units with expense.....	530	240	310	95	345	130
Mean expense:						
All units reporting.....	696	274	442	107	473	144
Units with expense.....	718	287	577	137	548	176

¹ In general or short-stay hospitals. For couples, one or both members were hospitalized.² Excludes persons who were in long-stay medical facilities.³ Includes units receiving all their care through public assistance or other agencies.⁴ Not shown where 0.5 percent or less.

TABLE 10.13.—Out-of-pocket expense for medical care of units aged 65 and over—Percentage distribution of units by expense, by health insurance status, 1962

Out-of-pocket expense	Married couples		Nonmarried men		Nonmarried women	
	With health insurance	Without health insurance	With health insurance	Without health insurance	With health insurance	Without health insurance
Number (thousands):						
Total ¹	3,486	1,953	857	1,468	3,043	3,204
Reporting on expense.....	3,236	1,920	791	1,399	2,820	3,095
Total percent.....	100	100	100	100	100	100
None ²	2	9	6	32	8	30
\$1-99.....	8	32	28	40	22	36
\$100-199.....	17	18	30	11	30	16
\$200-299.....	18	13	13	5	17	5
\$300-399.....	16	8	5	3	10	3
\$400-499.....	11	4	5	2	4	2
\$500-749.....	15	8	7	1	6	3
\$750-999.....	6	4	1	1	2	1
\$1,000-1,499.....	4	2	3	2	1	2
\$1,500-1,999.....	1	1		2	1	2
\$2,000-2,499.....	1	1	(³)		(³)	(³)
\$2,500 or more.....	(³)	1	(³)	1	(³)	1
Median expense:						
All units reporting.....	\$330	\$150	\$150	\$45	\$170	\$55
Units with expense.....	335	175	160	85	180	95
Mean expense:						
All units reporting.....	431	285	235	155	239	174
Units with expense.....	438	312	251	229	260	247

¹ Excludes those not reporting health insurance status.² Includes units receiving all their care through public assistance or other agencies.³ Not shown where 0.5 percent or less.

TABLE 10.14.—Out-of-pocket expense for medical care of units aged 65 and over—Percentage distribution of units by expense, by income group, 1962

Out-of-pocket expense	Married couples			Nonmarried men			Nonmarried women		
	Low income third	Middle income third	High income third	Low income third	Middle income third	High income third	Low income third	Middle income third	High income third
Number (thousands):									
Total reporting on income.....	1,568	1,573	1,578	734	708	730	1,867	1,810	1,860
Reporting on expense.....	1,512	1,523	1,513	684	667	704	1,785	1,735	1,792
Total percent.....	100	100	100	100	100	100	100	100	100
None ¹	8	3	2	38	23	10	37	15	8
\$1-99.....	26	18	10	36	34	35	30	33	24
\$100-199.....	19	18	15	13	17	26	17	24	27
\$200-299.....	14	19	17	6	10	8	6	10	15
\$300-399.....	11	12	15	4	4	5	3	6	9
\$400-499.....	7	7	10	1	3	5	2	4	4
\$500-749.....	9	13	16	1	4	4	4	4	6
\$750-999.....	2	5	8	1	---	3	1	1	2
\$1,000-1,499.....	2	4	4	(²)	3	4	(²)	2	2
\$1,500-1,999.....	(²)	1	1	2	2	(²)	(²)	(²)	2
\$2,000-2,499.....	(²)	(²)	2	---	---	(²)	---	(²)	1
\$2,500 or more.....	1	(²)	1	---	1	(²)	1	(²)	(²)
Median expense:									
All units reporting.....	\$185	\$260	\$345	\$35	\$80	\$120	\$45	\$105	\$170
Units with expense.....	210	270	350	85	130	140	110	140	185
Mean expense:									
All units reporting.....	272	358	467	103	213	230	128	182	306
Units with expense.....	297	370	475	165	275	255	202	214	331

¹ Includes units receiving all their care through public assistance or other agencies.² Not shown where 0.5 percent or less.

TABLE 10.15.—Out-of-pocket expense for medical care as percent of income of units aged 65 and over—Percentage distribution of units by expense as percent of income, by beneficiary status, 1962

Out-of-pocket expense as percent of income	Married couples			Nonmarried men			Nonmarried women		
	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries
Number (thousands):									
Total.....	5,445	4,325	1,120	2,402	1,600	803	6,329	3,786	2,543
Reporting on expense and income.....	4,472	3,616	856	1,903	1,339	564	4,961	3,059	1,902
Total percent.....	100	100	100	100	100	100	100	100	100
Under 5 percent.....	31	29	42	54	50	62	37	31	47
5-9 percent.....	26	25	27	16	18	11	17	19	14
10-14 percent.....	15	16	11	10	10	8	12	14	9
15-24 percent.....	15	16	12	8	9	7	14	17	9
25-49 percent.....	9	10	5	9	10	6	11	12	8
50-74 percent.....	2	2	2	2	2	2	3	3	3
75 percent and over.....	2	2	2	2	2	3	6	4	9

TABLE 10.16.—Out-of-pocket expense for medical care as percent of income of units aged 65 and over—Percentage distribution of units by expense as percent of income, by hospitalization status, 1962

Out-of-pocket expense as percent of income	Married couples		Nonmarried men		Nonmarried women	
	In hospital ¹	Not in hospital ²	In hospital ¹	Not in hospital ²	In hospital ¹	Not in hospital ²
Number (thousands):						
Total.....	1,291	4,100	363	1,813	878	5,036
Reporting on expense and income.....	1,051	3,374	270	1,603	657	4,260
Total percent.....	100	100	100	100	100	100
Under 5 percent.....	16	36	36	56	19	40
5-9 percent.....	18	28	8	16	7	19
10-14 percent.....	13	15	11	10	12	13
15-24 percent.....	22	13	10	8	15	14
25-49 percent.....	18	6	22	7	18	10
50-74 percent.....	7	1	6	1	9	2
75 percent and over.....	5	1	6	1	20	3

¹ In general or short-stay hospitals. For couples, one or both members were hospitalized.² Excludes persons who were in long-stay medical facilities.

TABLE 10.17.—Out-of-pocket expense for medical care as percent of income of units aged 65 and over—Percentage distribution of units by expense as percent of income, by income group, 1962

Out-of-pocket expense as percent of income	Married couples			Nonmarried men			Nonmarried women		
	Low income third	Middle income third	High income third	Low income third	Middle income third	High income third	Low income third	Middle income third	High income third
Number (thousands):									
Total reporting on income.....	1,568	1,573	1,577	734	708	736	1,867	1,811	1,860
Reporting on expense and income.....	1,501	1,496	1,474	595	629	682	1,566	1,695	1,702
Total percent.....	100	100	100	100	100	100	100	100	100
Under 5 percent.....	26	26	42	53	47	59	43	32	36
5-9 percent.....	18	26	32	12	16	18	8	16	27
10-14 percent.....	11	18	15	8	13	8	8	14	15
15-24 percent.....	20	18	7	8	10	8	12	17	13
25-49 percent.....	16	9	3	10	11	6	13	14	6
50-74 percent.....	5	2	-----	4	1	1	4	2	2
75 percent and over.....	4	1	1	4	2	-----	12	4	1

TABLE 11.1.—Health insurance coverage of persons aged 65 and over—Percent covered, by type of insurance and beneficiary status, 1962

Type of insurance	Total			Men			Women		
	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries
Number (thousands):									
Total	17,469	12,205	5,264	7,763	5,716	2,047	9,706	6,489	3,217
Reporting on health insurance status	17,301	12,177	5,123	7,680	5,707	1,973	9,621	6,470	3,150
Percent reporting:									
With any health insurance ¹	52	56	44	52	53	49	52	58	40
With hospital insurance	51	55	43	51	52	49	52	57	39
With surgical insurance	43	45	36	43	44	43	42	47	32

¹ Includes any plan that pays all or part of the hospital, surgical, and/or other medical expenses of the insured individual.

TABLE 11.2.—Health insurance coverage of persons aged 65 and over—Percent covered, by employment status, type of insurance, and beneficiary status, 1962

Employment status and type of health insurance	Total			Men			Women		
	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries
Number (thousands):									
Employed: ¹									
Total	2,766	1,780	986	1,875	1,156	720	891	624	266
Reporting on health insurance status	2,760	1,776	984	1,869	1,152	718	891	624	266
Not employed:									
Total	14,704	10,424	4,278	5,888	4,560	1,327	8,816	5,864	2,951
Reporting on health insurance status	14,542	10,400	4,139	5,811	4,554	1,255	8,731	5,846	2,884
Percent reporting:									
Employed: ¹									
With any health insurance ²	68	64	75	68	63	77	67	66	70
With hospital insurance	65	62	72	66	61	74	65	64	67
With surgical insurance	58	54	66	59	54	68	57	56	59
Not employed:									
With any health insurance ²	49	54	36	47	50	34	51	57	37
With hospital insurance	47	52	35	45	49	33	49	55	36
With surgical insurance	40	44	29	38	41	29	40	46	29

¹ Employed at time of interview.

² Includes any plan that pays all or part of the hospital, surgical, and/or other medical expenses of the insured individual.

TABLE 11.3.—Health insurance coverage of persons aged 62 and over—Percent covered, by age, type of insurance, and beneficiary status, 1962

Age and type of insurance	Total			Men			Women		
	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries
Number (thousands):									
Aged 62-64:									
Total.....	4,290	1,647	2,642	2,029	484	1,545	2,261	1,163	1,097
Reporting on health insurance status.....	4,274	1,647	2,626	2,019	484	1,535	2,255	1,163	1,091
Aged 65-72:									
Total.....	9,487	6,952	2,535	4,342	3,101	1,241	5,145	3,851	1,294
Reporting on health insurance status.....	9,417	6,949	2,470	4,302	3,099	1,203	5,115	3,850	1,267
Aged 73 and over:									
Total.....	7,983	5,254	2,730	3,421	2,616	806	4,562	2,638	1,924
Reporting on health insurance status.....	7,883	5,230	2,654	3,378	2,608	770	4,505	2,622	1,884
Percent reporting:									
With any health insurance: ¹									
Aged 62-64.....	68	57	74	67	42	75	68	63	72
Aged 65-72.....	59	59	60	58	56	64	60	62	55
Aged 73 and over.....	44	51	29	44	49	26	43	53	30
With hospital insurance:									
Aged 62-64.....	67	57	73	66	42	74	67	63	72
Aged 65-72.....	58	58	59	58	55	64	59	61	54
Aged 73 and over.....	43	51	28	43	48	25	43	53	30
With surgical insurance:									
Aged 62-64.....	60	49	66	61	37	68	59	54	64
Aged 65-72.....	50	50	51	51	48	57	50	52	45
Aged 73 and over.....	33	39	22	34	38	21	33	40	23

¹ Includes any plan that pays all or part of the hospital, surgical, and/or other medical expenses of the insured individual.

TABLE 11.4.—Health insurance coverage of persons aged 65 and over—Percent with insurance, by health status and beneficiary status, 1962

Health status ¹	Total			Men			Women		
	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries
Number (thousands):									
Total.....	17,469	12,205	5,264	7,763	5,716	2,047	9,706	6,489	3,217
Reporting on health status:									
Good.....	6,868	5,085	1,782	2,685	2,042	642	4,183	3,043	1,140
Fair.....	4,367	3,079	1,288	2,176	1,660	515	2,191	1,419	773
Poor.....	2,236	1,507	729	1,297	982	315	939	525	414
Percent with health insurance:									
Good.....	61	62	56	58	58	60	62	65	54
Fair.....	53	56	45	54	55	51	52	58	41
Poor.....	37	43	25	37	42	21	37	44	27

¹ Based on self-evaluation.

TABLE 11.5.—Health insurance coverage of units aged 65 and over—Percent with insurance, by income group and beneficiary status, 1962

Income group	Married couples			Nonmarried men			Nonmarried women		
	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries
Number (thousands):									
Total	5,445	4,325	1,120	2,402	1,600	803	6,329	3,786	2,543
Reporting on insurance status and income:									
Low income third	1,569	1,250	318	716	401	316	1,852	763	1,089
Middle income third	1,571	1,387	184	709	575	134	1,793	1,217	576
High income third	1,576	1,146	430	730	508	222	1,858	1,349	509
Percent with health insurance:									
Low income third	42	46	23	16	18	12	31	39	25
Middle income third	66	64	74	31	34	19	43	50	28
High income third	81	78	87	64	62	67	66	70	56

TABLE 11.6.—Health insurance coverage of units aged 65 and over—Percent with insurance, by size of community and beneficiary status, 1962

Size of community	Married couples			Nonmarried men			Nonmarried women		
	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries
Number (thousands):									
Total	5,445	4,325	1,120	2,402	1,599	803	6,329	3,786	2,543
Reporting health insurance status:	5,439	4,321	1,118	2,324	1,593	731	6,247	3,772	2,476
In urban places:									
In urbanized areas:									
3,000,000 and over	928	713	214	405	314	91	1,252	828	425
1,000,000-2,999,999	428	347	81	234	154	81	552	368	184
250,000-999,999	705	572	133	304	206	97	942	589	354
Under 250,000	474	402	72	236	174	62	595	377	218
Outside urbanized areas:									
25,000 and over	274	225	49	93	71	22	270	165	105
10,000-24,999	256	187	69	105	60	44	516	303	214
2,500-9,999	498	400	99	170	115	55	513	305	208
In rural places	1,874	1,474	400	778	500	279	1,605	838	768
Percent with health insurance:									
In urban places:									
In urbanized areas:									
3,000,000 and over	71	69	79	44	41	52	47	53	35
1,000,000-2,999,999	78	76	85	43	47	35	50	55	39
250,000-999,999	69	69	70	38	35	42	57	62	48
Under 250,000	66	65	71	39	40	35	56	65	42
Outside urbanized areas:									
25,000 and over	68	67	(1)	42	45	(1)	58	70	40
10,000-24,999	64	59	77	37	38	(1)	54	69	34
2,500-9,999	62	63	61	32	37	22	52	63	36
In rural places	55	57	48	31	38	19	38	49	26

¹ Not shown where base is less than 50,000.

TABLE 11.7.—Annual health insurance premium paid by units aged 65 and over—
Percentage distribution of units by amount of premium, by beneficiary status, 1962

Annual amount of premium paid by unit	Married couples			Nonmarried men			Nonmarried women		
	Total	Bene- fici- aries	Non- bene- fici- aries	Total	Bene- fici- aries	Non- bene- fici- aries	Total	Bene- fici- aries	Non- bene- fici- aries
Number (thousands):									
Total with health insurance	3,486	2,761	725	857	631	226	3,043	2,175	868
Reporting on premium paid by unit	3,228	2,587	642	776	577	198	2,796	2,003	766
<i>Units paying part or all of premium</i>									
Total percent	100	100	100	100	100	100	100	100	100
None	8	7	11	12	11	14	5	4	7
\$1-59	11	11	10	24	26	17	26	25	27
\$60-99	15	14	19	31	34	25	35	35	36
\$100-149	24	24	21	19	17	26	22	24	18
\$150-199	21	22	20	9	8	15	7	6	10
\$200 and over	21	22	19	4	5	3	5	6	2
<i>Median premium amount</i>	\$130	\$135	\$125	\$75	\$75	\$85	\$80	\$85	\$75
<i>Units paying all of premium</i>									
Total percent	100	100	100	100	100	100	100	100	100
Under \$60	12	13	12	29	33	16	26	26	28
\$60-99	15	15	18	36	38	31	37	36	40
\$100-149	24	24	26	20	17	28	24	26	18
\$150-199	23	24	19	9	6	20	7	6	11
\$200 and over	24	24	24	6	6	5	7	7	3
<i>Median premium amount</i>	\$145	\$145	\$140	\$80	\$80	\$105	\$85	\$85	\$75

TABLE 11.8.—Annual health insurance premium paid by units aged 65 and over—
Percentage distribution of units by amount of premium, by income group, 1962

Annual amount of premium paid by unit	Married couples			Nonmarried men			Nonmarried women		
	Low in- come third	Middle in- come third	High in- come third	Low in- come third	Middle in- come third	High in- come third	Low in- come third	Middle in- come third	High in- come third
Number (thousands):									
Total with health insurance	656	1,037	1,269	112	220	465	571	765	1,233
Reporting on premium paid by unit	619	973	1,200	85	207	433	506	725	1,168
Total percent	100	100	100	100	100	100	100	100	100
None	8	6	9	7	12	13	7	5	4
\$1-59	21	10	8	31	26	23	36	25	23
\$60-99	17	16	14	34	34	30	32	38	34
\$100-149	19	28	22	16	18	19	18	23	24
\$150-199	19	19	24	11	10	8	5	6	7
\$200 and over	16	20	24	-----	1	7	2	2	9
<i>Median premium amount</i>	\$110	\$130	\$145	\$75	\$75	\$80	\$70	\$80	\$85

TABLE 11.9.—Annual health insurance premium paid by units aged 62 and over—Percentage distribution of units by amount of premium, by age, 1962

Annual amount of premium paid by unit	Married couples			Nonmarried men			Nonmarried women		
	Aged 62-64	Aged 65-72	Aged 73 and over	Aged 62-64	Aged 65-72	Aged 73 and over	Aged 62-64	Aged 65-72	Aged 73 and over
Number (thousands):									
Total with health insurance.....	1,359	2,303	1,183	157	457	400	509	1,590	1,453
Reporting on premium paid by unit.....	1,239	2,130	1,100	132	419	356	467	1,483	1,286
Total percent.....	100	100	100	100	100	100	100	100	100
None.....	14	8	8	17	14	9	8	5	4
\$1-59.....	13	11	10	25	22	26	25	24	27
\$60-99.....	15	16	14	28	32	30	39	36	33
\$100-149.....	25	24	23	18	18	21	18	23	22
\$150-199.....	17	21	22	7	9	10	6	5	9
\$200 and over.....	17	21	22	5	5	4	4	6	5
Median premium amount.....	\$120	\$130	\$135	\$70	\$75	\$80	\$75	\$80	\$80

TABLE 11.10.—Contributors to health insurance premium for units aged 65 and over—Percent of units receiving payments, by source of payment and beneficiary status, 1962

Source of payment for part or all of premium	Married couples			Nonmarried men			Nonmarried women		
	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries
Number with health insurance (thousands).....	3,486	2,761	725	857	631	226	3,043	2,175	868
Percent reporting on contributions:									
Total ¹	27	23	39	42	32	69	27	22	40
Employer.....	12	8	27	9	6	17	3	3	4
Former employer.....	9	10	5	11	12	10	3	3	3
Union.....	1	2	1	1	2	-----	(²)	(²)	(²)
Relatives.....	2	2	2	6	6	6	12	9	19
Unknown.....	3	3	4	14	6	35	9	6	15

¹ Includes duplication. Contributions may be made by more than one source.² Not shown where 0.5 percent or less.

TABLE 11.11.—Contributors to health insurance premium for units aged 62 and over—Percent of units receiving payments, by source of payment and age, 1962

Source of payment for part or all of premium	Married couples			Nonmarried men			Nonmarried women		
	Aged 62-64	Aged 65-72	Aged 73 and over	Aged 62-64	Aged 65-72	Aged 73 and over	Aged 62-64	Aged 65-72	Aged 73 and over
Number with health insurance (thousands)-----	1,359	2,303	1,183	157	457	400	509	1,590	1,45
Percent reporting on contributions:									
Total ¹ -----	44	29	22	64	46	39	36	25	3
Employer-----	33	15	6	43	13	5	18	5	
Former employer-----	4	9	8	1	14	8	4	3	
Union-----	3	1	2	(²)	2	-----	1	1	-----
Relatives-----	1	1	3	7	6	9	8	10	1
Unknown-----	4	3	4	12	12	16	5	6	1

¹ Includes duplication. Contributions may be made by more than one source.² Not shown where 0.5 percent or less.

TABLE 11.12.—Reason for not having health insurance by units aged 65 and over—Percent of units, by reason and beneficiary status, 1962

Reason for not having insurance	Married couples			Nonmarried men			Nonmarried women		
	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries	Total	Beneficiaries	Non-beneficiaries
Number without health insurance (thousands)-----	1,953	1,560	393	1,467	962	505	3,204	1,597	1,607
<i>Previously insured</i>									
Percent reporting on reasons for not having insurance:									
Total-----	11	12	6	9	12	6	7	9	
Could not afford it-----	4	5	3	4	4	3	3	3	
No chance to continue after retirement, obtained through employment-----	2	3	(¹)	2	2	1	1	1	(
Did not think it was a good buy-----	1	1	1	1	2	1	1	1	
Not interested, did not meet needs-----	1	1	(¹)	(¹)	2	1	(¹)	(¹)	(
Insurance company canceled or refused-----	1	1	1	1	1	(¹)	(¹)	(¹)	(
Other reasons-----	2	2	1	2	2	(¹)	2	2	
<i>Never insured</i>									
Percent reporting on reasons for not having insurance:									
Total-----	21	20	25	38	37	42	33	27	
Could not afford it-----	10	10	13	15	14	17	15	12	
Did not think it was a good buy-----	4	4	4	10	11	8	7	6	
Not interested, did not meet needs-----	2	2	1	4	4	3	2	2	
Other reasons-----	5	5	8	10	9	14	9	7	

¹ Not shown where 0.5 percent or less.

TABLE 11.13.—Hospital bills paid by insurance of units aged 65 and over—Percentage distribution of units in short-stay hospitals by percent of bill paid, by beneficiary status, 1962

Fraction of hospital bill paid by insurance	Married couples			Nonmarried men			Nonmarried women		
	Total	Beneficiaries	Nonbeneficiaries	Total	Beneficiaries	Nonbeneficiaries	Total	Beneficiaries	Nonbeneficiaries
Number hospitalized (thousands).....	1,291	1,055	236	362	258	104	877	542	336
Total percent.....	100	100	100	100	100	100	100	100	100
Reporting on fraction of bill paid by insurance.....	61	62	56	43	48	33	47	58	31
Reporting no insurance.....	32	31	37	51	48	57	42	34	54
Not reporting on fraction of bill paid or on insurance.....	7	7	7	6	4	11	11	8	15
Total percent reporting on fraction of bill paid.....	100	100	100	100	100	(¹)	100	100	100
None paid.....	15	15	16	7	9	-----	7	8	4
Less than 50 percent.....	12	14	2	8	6	-----	19	15	30
50-74 percent.....	19	20	11	22	19	-----	19	22	12
75-89 percent.....	20	18	32	24	23	-----	21	22	19
90 percent or more.....	34	33	39	39	43	-----	34	33	35

¹ Not shown where base is less than 50,000.

TABLE 11.14.—Hospital bills paid by insurance of units aged 62 and over—Percentage distribution of units in short-stay hospitals by percent of bill paid, by age, 1962

Fraction of hospital bill paid by insurance	Married couples			Nonmarried men			Nonmarried women		
	Aged 62-64	Aged 65-72	Aged 73 and over	Aged 62-64	Aged 65-72	Aged 73 and over	Aged 62-64	Aged 65-72	Aged 73 and over
Number hospitalized (thousands).....	376	725	567	39	157	207	108	349	528
Total percent.....	100	100	100	(¹)	100	100	100	100	100
Reporting on fraction of bill paid by insurance.....	68	68	52	-----	53	36	77	62	38
Reporting no insurance.....	21	25	42	-----	41	58	18	32	48
Not reporting on fraction of bill paid or on insurance.....	11	7	6	-----	6	6	5	7	13
Total percent reporting on fraction of bill paid.....	100	100	100	(¹)	100	100	100	100	100
None paid.....	11	14	16	-----	5	10	-----	6	8
Less than 50 percent.....	9	10	14	-----	7	9	18	14	24
50-74 percent.....	11	15	26	-----	23	20	21	18	21
75-89 percent.....	23	23	16	-----	30	18	15	28	14
90 percent or more.....	45	37	29	-----	35	43	46	35	32

¹ Not shown where base is less than 50,000.

TABLE 12.1.—Living arrangements for units aged 65 and over—Percentage distribution of units by type of arrangement, by beneficiary status, 1962

Type of living arrangement	Married couples			Nonmarried men			Nonmarried women		
	Total	Beneficiaries	Nonbeneficiaries	Total	Beneficiaries	Nonbeneficiaries	Total	Beneficiaries	Nonbeneficiaries
Total number (thousands) . . .	5,445	4,325	1,120	2,402	1,599	803	6,329	3,786	2,543
Total percent	100	100	100	100	100	100	100	100	100
Relatives present	27	26	33	38	38	37	45	44	47
Children ¹	22	20	26	24	25	22	32	31	34
Nonmarried under age 18	4	3	4	1	1	(²)	(²)	(²)	(²)
Nonmarried over age 18	16	15	19	11	11	10	16	15	17
Married	3	3	4	14	15	11	17	16	17
No children	5	6	7	14	13	15	13	13	13
No relatives present	73	74	67	62	62	63	55	56	53
In institutions ²	—	—	—	11	6	21	7	4	11
Other ²	73	74	67	51	56	42	48	52	42

¹ Units were counted in each category where there were children present, but only once in the total.

² The figures on persons in institutions represent the best available estimates. They differ somewhat, especially for women, from those "embedded" in the survey data, which were not adjusted as part of the estimation procedure described in appendix A. The "other" category is therefore a residual group, which reflects errors in sampling and reporting, as well as the composite of such diverse groups as lodgers, persons sharing a home with nonrelatives, persons living alone with housekeeping quarters, and those having lodgers. Probably about 60-70 percent of the couples and 30-40 percent of the nonmarried men and women lived alone (see chapter on expenditures for food and housing, where a minimum count of those living alone is given, since those keeping house only part of the year and those not reporting food and housing expenditures are excluded).

³ Not shown where 0.5 percent or less.

TABLE 12.2.—Living arrangements for units aged 62 and over—Percentage distribution of units by type of arrangement, by age and beneficiary status, 1962

Age and type of living arrangement	Married couples			Nonmarried men			Nonmarried women		
	Total	Beneficiaries	Nonbeneficiaries	Total	Beneficiaries	Nonbeneficiaries	Total	Beneficiaries	Nonbeneficiaries
<i>Aged 62-64</i>									
Total number (thousands) . . .	1,782	464	1,319	378	123	256	809	401	407
Total percent	100	100	100	100	100	100	100	100	100
Relatives present	37	34	38	28	27	29	44	43	44
Children ¹	29	28	30	16	13	17	28	33	22
Nonmarried under age 18	11	11	11	3	2	4	2	1	2
Nonmarried over age 18	20	20	21	8	6	9	15	17	13
Married	2	2	3	5	5	5	12	16	8
No children	8	6	8	12	14	12	16	10	22
No relatives present	63	66	62	72	73	71	56	57	56
In institutions ²				11	8	12	4		7
Other ²	63	66	62	61	65	59	52	57	49
<i>Aged 65-72</i>									
Total number (thousands) . . .	3,344	2,540	804	1,077	724	353	2,797	1,969	828
Total percent	100	100	100	100	100	100	100	100	100
Relatives present	29	28	33	35	35	35	44	45	43
Children ¹	22	22	24	17	19	12	30	30	28
Nonmarried under age 18	4	4	4	1	1	(³)	(³)	(³)	(³)
Nonmarried over age 18	17	16	18	8	9	5	16	16	15
Married	3	3	4	10	11	7	14	14	13
No children	7	6	9	18	16	23	14	15	15
No relatives present	71	72	67	65	65	65	56	55	57
In institutions ²				9	6	14	4	2	8
Other ²	71	72	67	56	59	51	52	53	49
<i>Aged 73 and over</i>									
Total number (thousands) . . .	2,101	1,785	316	1,325	875	450	3,531	1,817	1,715
Total percent	100	100	100	100	100	100	100	100	100
Relatives present	24	22	34	40	40	39	45	42	49
Children ¹	20	18	28	29	29	29	34	32	36
Nonmarried under age 18	2	2	4	(³)	(³)	1	(³)	(³)	(³)
Nonmarried over age 18	15	14	21	13	12	14	16	14	18
Married	4	3	5	17	19	14	19	19	19
No children	4	4	6	11	11	10	11	10	13
No relatives present	76	78	66	60	60	61	55	58	51
In institutions ²				13	7	26	9	6	12
Other ²	76	78	66	47	53	35	46	52	39

¹ Units were counted in each category where there were children present, but only once in the total.

² The figures on persons in institutions represent the best available estimates. They differ somewhat, especially for women, from those "embedded" in the survey data, which were not adjusted as part of the estimation procedure described in appendix A. The "other" category is therefore a residual group, which reflects errors in sampling and reporting, as well as the composite of such diverse groups as lodgers, persons sharing a home with nonrelatives, persons living alone with housekeeping quarters, and those having lodgers. Probably about 60-70 percent of the couples and 30-40 percent of the nonmarried men and women lived alone (see chapter on expenditures for food and housing, where a minimum count of those living alone is given, since those keeping house only part of the year and those not reporting food and housing expenditures are excluded).

³ Not shown where 0.5 percent or less.

TABLE 12.3.—Units aged 62 and over with living children—Percent of units with living children and living with children, by age, marital history, and beneficiary status, 1962

Age, marital history, and living arrangement	Married couples			Nonmarried men			Nonmarried women		
	Total	Benefi- ciaries	Non- benefi- ciaries	Total	Benefi- ciaries	Non- benefi- ciaries	Total	Benefi- ciaries	Non- benefi- ciaries
<i>Aged 62-64</i>									
Number (thousands):									
Total	1,782	464	1,319	378	123	256	809	401	407
Ever married	1,782	464	1,319	252	96	157	677	387	289
With living children	1,523	396	1,127	217	66	151	581	336	246
Units with living children:									
Percent of all units	85	85	85	57	54	59	72	84	60
Percent of ever-married units	85	85	85	86	69	96	86	87	85
Percent with children present	34	32	35	26	24	27	38	39	36
<i>Aged 65 and over</i>									
Number (thousands):									
Total	5,445	4,325	1,120	2,402	1,599	803	6,329	3,786	2,543
Ever married	5,445	4,325	1,120	1,872	1,297	575	5,591	3,376	2,215
With living children	4,709	3,773	936	1,607	1,082	529	4,922	2,894	2,029
Units with living children:									
Percent of all units	86	87	84	67	68	66	78	76	80
Percent of ever-married units	86	87	84	86	83	92	88	86	92
Percent with children present	25	23	31	35	37	33	41	40	42
<i>Aged 65-72</i>									
Number (thousands):									
Total	3,344	2,540	804	1,077	724	353	2,797	1,969	838
Ever married	3,344	2,540	804	783	543	239	2,423	1,731	692
With living children	2,874	2,204	670	633	434	199	2,046	1,445	601
Units with living children:									
Percent of all units	86	87	83	59	60	56	73	73	73
Percent of ever-married units	86	87	83	81	80	83	84	83	87
Percent with children present	26	23	30	29	32	22	40	41	39
<i>Aged 73 and over</i>									
Number (thousands):									
Total	2,101	1,785	316	1,325	875	450	3,531	1,817	1,715
Ever married	2,101	1,785	316	1,089	753	336	3,167	1,645	1,523
With living children	1,835	1,567	267	975	645	330	2,877	1,449	1,429
Units with living children:									
Percent of all units	87	88	84	74	74	73	81	80	83
Percent of ever-married units	87	88	84	90	86	98	91	88	94
Percent with children present	23	21	34	39	40	39	41	40	43

TABLE 12.4.—Proximity of nearest child for units aged 62 and over with living children—Percentage distribution of units by presence of children, by age and beneficiary status, 1962

Age and proximity of nearest child	Married couples			Nonmarried men			Nonmarried women		
	Total	Bene- fici- aries	Non- bene- fici- aries	Total	Bene- fici- aries	Non- bene- fici- aries	Total	Bene- fici- aries	Non- bene- fici- aries
<i>Aged 62-64</i>									
Number (thousands):									
Total	1,783	464	1,319	378	123	256	809	402	408
With living children	1,523	396	1,127	217	66	151	581	336	246
Total percent	100	100	100	100	100	100	100	100	100
Children present	34	33	35	26	24	27	38	39	36
No children present	66	67	65	74	76	73	62	61	64
Travel time to nearest child:									
Less than 10 minutes	22	21	22	15	20	13	20	20	20
11-30 minutes	17	13	18	15	15	15	14	15	14
31-60 minutes	9	14	7	6	5	6	12	12	12
1+ hour-1 day	11	11	10	24	30	21	9	10	8
More than 1 day	8	7	8	14	5	17	6	5	9
<i>Aged 65 and over</i>									
Number (thousands):									
Total	5,445	4,325	1,120	2,402	1,600	804	6,328	3,786	2,543
With living children	4,709	3,773	936	1,607	1,080	529	4,922	2,894	2,029
Total percent	100	100	100	100	100	100	100	100	100
Children present	25	23	31	35	73	33	41	40	42
No children present	75	77	69	65	63	67	59	60	58
Travel time to nearest child:									
Less than 10 minutes	26	27	24	21	20	21	25	25	25
11-30 minutes	19	20	19	14	14	13	13	14	13
31-60 minutes	9	9	9	8	7	9	7	7	7
1+ hour-1 day	13	13	12	12	12	14	9	9	9
More than 1 day	7	8	6	10	10	10	5	5	5
<i>Aged 65-72</i>									
Number (thousands):									
Total	3,344	2,540	804	1,077	724	353	2,797	1,969	828
With living children	2,874	2,204	670	633	434	199	2,046	1,445	600
Total percent	100	100	100	100	100	100	100	100	100
Children present	26	25	29	29	32	22	40	41	39
No children present	74	75	71	71	68	78	60	59	61
Travel time to nearest child:									
Less than 10 minutes	26	26	26	14	12	19	24	24	22
11-30 minutes	19	19	20	17	17	18	14	14	14
31-60 minutes	9	9	10	8	7	10	8	8	7
1+ hour-1 day	13	13	12	14	12	18	9	8	11
More than 1 day	7	8	4	17	19	14	5	4	7
<i>Aged 73 and over</i>									
Number (thousands):									
Total	2,101	1,784	317	1,324	875	451	3,531	1,817	1,715
With living children	1,835	1,567	267	975	645	330	2,877	1,449	1,429
Total percent	100	100	100	100	100	100	100	100	100
Children present	23	21	34	39	40	39	41	40	43
No children present	77	79	66	61	60	61	59	60	57
Travel time to nearest child:									
Less than 10 minutes	28	29	20	26	25	26	26	26	26
11-30 minutes	19	20	16	11	11	9	13	13	13
31-60 minutes	8	9	7	8	8	9	7	7	7
1+ hour-1 day	14	14	12	11	11	11	9	9	8
More than 1 day	8	7	11	5	5	6	4	5	3

TABLE 12.5.—Units aged 62 and over living with relatives—Percent of units, by age, type of relative, and beneficiary status, 1962

Age and type of relative ¹	Married couples			Nonmarried men			Nonmarried women		
	Total	Bene- fici- aries	Non- bene- fici- aries	Total	Bene- fici- aries	Non- bene- fici- aries	Total	Bene- fici- aries	Non- bene- fici- aries
Number (thousands):									
Aged 62-64.....	1,782	464	1,319	378	123	256	809	401	407
Aged 65 and over.....	5,445	4,325	1,120	2,402	1,599	803	6,329	3,786	2,543
Aged 65-72.....	3,344	2,540	804	1,077	724	353	2,797	1,969	828
Aged 73 and over.....	2,101	1,785	316	1,325	875	450	3,531	1,817	1,715
Percent living with—									
Parents:									
Aged 62-64.....	4	3	4	1	(²)	2	4	4	4
Aged 65 and over.....	2	1	2	1	1	1	1	1	1
Aged 65-72.....	2	2	3	1	1	2	1	1	2
Aged 73 and over.....	1	1	1	1	1	1	1	1	1
Grandchildren:									
Aged 62-64.....	7	8	6	5	5	5	16	18	14
Aged 65 and over.....	7	7	9	14	14	13	17	18	16
Aged 65-72.....	8	7	8	10	12	8	18	18	17
Aged 73 and over.....	7	6	13	17	16	17	16	17	16
Brothers and sisters:									
Aged 62-64.....	2	3	2	8	11	7	10	6	13
Aged 65 and over.....	2	2	3	9	8	10	9	9	9
Aged 65-72.....	2	2	4	12	10	16	11	11	11
Aged 73 and over.....	2	2	1	6	7	5	7	6	8

¹ See tables 12.1 and 12.2 for percent of units living with children. Units are counted more than once when more than one type of relative is present; hence, totals will add to more than the percent living with any relatives.

² Not shown where 0.5 percent or less.

TABLE 12.6.—Place of residence of units aged 62 and over living with relatives—Percent of units, by age and beneficiary status, 1962

Age and place of residence	Married couples			Nonmarried men			Nonmarried women		
	Total	Bene- fici- aries	Non- bene- fici- aries	Total	Bene- fici- aries	Non- bene- fici- aries	Total	Bene- fici- aries	Non- bene- fici- aries
<i>Aged 62-64</i>									
Number (thousands):									
Urban.....	1,192	263	930	289	104	185	592	297	295
Central city.....	522	112	410	177	59	118	312	250	162
Urban fringe.....	362	77	286	59	18	41	159	83	75
Other urban.....	309	74	234	53	27	26	122	64	58
Rural nonfarm.....	393	142	251	58	14	45	178	83	94
Rural farm.....	197	59	138	32	6	27	39	21	19
Percent with relatives present:									
Urban.....	37	32	38	25	27	23	40	39	41
Central city.....	39	38	40	28	41	21	38	20	42
Urban fringe.....	34	18	39	24	(1)	(1)	47	53	41
Other urban.....	34	37	34	15	(1)	(1)	38	38	38
Rural nonfarm.....	35	31	37	45	(1)	(1)	51	55	47
Rural farm.....	41	49	38	(1)	(1)	(1)	(1)	(1)	(1)
<i>Aged 65 and over</i>									
Number (thousands):									
Urban.....	3,560	2,842	718	1,558	1,098	460	4,657	2,936	1,721
Central city.....	1,760	1,412	349	872	635	237	2,274	1,467	808
Urban fringe.....	925	743	183	359	256	103	1,248	791	456
Other urban.....	875	687	187	327	207	119	1,135	678	457
Rural nonfarm.....	1,358	1,065	293	686	411	275	1,339	672	667
Rural farm.....	527	418	109	158	90	68	332	177	155
Percent with relatives present:									
Urban.....	26	25	41	35	35	35	44	43	45
Central city.....	25	23	31	30	30	30	45	43	49
Urban fringe.....	29	28	38	46	50	36	49	49	48
Other urban.....	26	26	25	37	33	44	37	38	35
Rural nonfarm.....	24	23	31	37	38	37	41	39	42
Rural farm.....	40	38	51	64	70	56	75	62	90

¹ Not shown where base is less than 50,000.

TABLE 12.7.—Homeownership of units aged 62 and over—Percent who were homeowners, by age, living arrangement, and beneficiary status, 1962

Age, living arrangement, and homeownership	Married couples			Nonmarried men			Nonmarried women		
	Total	Benefi- ciaries	Non- benefi- ciaries	Total	Benefi- ciaries	Non- benefi- ciaries	Total	Benefi- ciaries	Non- benefi- ciaries
<i>Aged 62-64</i>									
Number (thousands):									
Total	1,782	464	1,319	378	123	256	809	401	407
No relatives present	1,131	308	822	270	89	181	456	228	229
Relatives present	652	156	496	108	33	74	352	173	179
Nonmarried children only	397	83	314	37	10	27	85	50	35
Married children or other relatives	255	73	182	71	23	47	267	123	144
Percent homeowners:									
Total	77	77	76	27	26	27	53	60	47
No relatives present	79	79	79	19	16	21	54	62	45
Relatives present	73	74	73	45	(1)	42	53	56	49
Nonmarried children only	73	66	75	(1)	(1)	(1)	60	72	(1)
Married children or other relatives	73	84	69	45	(1)	(1)	50	50	51
<i>Aged 65 and over</i>									
Number (thousands):									
Total	5,445	4,325	1,120	2,402	1,599	803	6,329	3,786	2,543
No relatives present	3,968	3,219	749	1,500	996	506	3,493	2,137	1,354
Relatives present	1,477	1,106	371	902	603	299	2,835	1,648	1,189
Nonmarried children only	823	633	190	172	116	57	708	402	306
Married children or other relatives	654	473	181	730	487	243	2,127	1,246	883
Percent homeowners:									
Total	75	76	72	35	36	32	39	42	33
No relatives present	76	76	76	35	39	28	43	47	36
Relatives present	73	75	65	35	32	38	34	36	31
Nonmarried children only	76	76	72	55	55	58	47	54	37
Married children or other relatives	70	74	58	30	28	33	30	31	29
<i>Aged 65-72</i>									
Number (thousands):									
Total	3,344	2,540	804	1,077	724	353	2,797	1,969	828
No relatives present	2,374	1,832	542	702	472	230	1,562	1,090	472
Relatives present	970	709	262	375	252	123	1,235	879	356
Nonmarried children only	538	406	133	59	46	13	289	214	75
Married children or other relatives	432	303	129	316	206	110	946	665	281
Percent homeowners:									
Total	77	77	74	35	34	35	43	46	38
No relatives present	78	78	76	33	35	29	47	50	39
Relatives present	74	76	69	37	33	45	39	40	37
Nonmarried children only	75	76	73	56	(1)	(1)	53	52	56
Married children or other relatives	73	76	66	33	29	41	35	36	32
<i>Aged 73 and over</i>									
Number (thousands):									
Total	2,101	1,785	316	1,325	875	450	3,531	1,817	1,715
No relatives present	1,594	1,387	207	798	524	274	1,931	1,047	882
Relatives present	507	398	109	527	351	176	1,600	769	833
Nonmarried children only	285	227	58	113	70	44	419	188	231
Married children or other relatives	222	171	51	414	281	133	1,181	581	602
Percent homeowners:									
Total	72	73	68	35	38	30	35	39	31
No relatives present	73	73	75	37	42	28	39	44	33
Relatives present	70	75	55	33	33	33	30	32	28
Nonmarried children only	76	78	69	55	56	(1)	42	56	31
Married children or other relatives	63	70	39	27	27	26	26	25	27

¹ Not shown where base is less than 50,000.

TABLE 12.8.—Length of residence in community of units aged 62 and over—Percentage distribution of units by residence in community, by age and beneficiary status, 1962

Age and years in community	Married couples			Nonmarried men			Nonmarried women		
	Total	Bene- fici- aries	Non-bene- fici- aries	Total	Bene- fici- aries	Non-bene- fici- aries	Total	Bene- fici- aries	Non-bene- fici- aries
Number reporting on years in community (thousands):									
Aged 62-64.....	1,776	464	1,313	378	123	256	809	401	407
Aged 65 and over.....	5,438	4,323	1,115	2,389	1,590	799	6,309	3,775	2,535
Aged 65-72.....	3,340	2,538	802	1,073	722	351	2,795	1,967	828
Aged 73 and over.....	2,097	1,785	312	1,316	868	448	3,514	1,808	1,707
<i>Aged 62-64</i>									
Total percent.....	100	100	100	100	100	100	100	100	100
Less than 1 year.....	3	5	2	21	18	22	7	6	9
1-4 years.....	7	8	6	7	8	7	7	7	6
5-9 years.....	9	9	9	6	8	8	9	9	10
10-19 years.....	17	17	16	16	20	14	18	18	18
20-29 years.....	16	13	17	15	24	10	13	15	12
30-39 years.....	15	12	16	12	7	14	13	11	16
40 or more years.....	34	36	33	24	23	24	31	33	30
Median years.....	29	28	30	20	21	19	26	26	27
<i>Aged 65 and over</i>									
Total percent.....	100	100	100	100	100	100	100	100	100
Less than 1 year.....	3	3	3	13	9	22	12	8	18
1-4 years.....	8	8	8	9	11	7	8	9	7
5-9 years.....	8	9	7	7	7	8	9	10	8
10-19 years.....	14	15	12	10	11	9	13	13	14
20-29 years.....	13	12	17	9	10	7	9	10	8
30-39 years.....	13	13	16	9	9	9	10	12	8
40 or more years.....	40	41	37	42	43	39	38	39	38
Median years.....	32	33	32	31	33	26	28	30	25
<i>Aged 65-72</i>									
Total percent.....	100	100	100	100	100	100	100	100	100
Less than 1 year.....	4	4	3	10	9	13	7	5	13
1-4 years.....	8	9	8	9	10	7	10	10	8
5-9 years.....	8	9	6	8	7	10	10	10	9
10-19 years.....	15	16	12	12	12	11	14	14	16
20-29 years.....	14	13	18	10	11	6	11	11	10
30-39 years.....	14	13	17	12	12	13	12	13	10
40 or more years.....	36	36	36	39	39	40	36	37	34
Median years.....	30	30	32	31	31	32	28	30	24
<i>Aged 73 and over</i>									
Total percent.....	100	100	100	100	100	100	100	100	100
Less than 1 year.....	2	2	3	15	8	28	16	12	21
1-4 years.....	7	7	6	10	11	6	7	7	6
5-9 years.....	9	9	8	7	7	6	8	9	7
10-19 years.....	13	13	13	9	10	8	13	13	13
20-29 years.....	12	12	15	9	9	8	8	9	8
30-39 years.....	12	11	13	6	7	5	8	8	6
40 or more years.....	46	47	41	44	47	39	40	40	40
Median years.....	36	37	33	30	35	22	28	28	25

TABLE 12.9.—Length of residence in dwelling of units aged 65 and over and of homeowners—Percentage distribution of units and homeowners by years in dwelling, by beneficiary status, 1962

Homeownership and years in dwelling	Married couples			Nonmarried men			Nonmarried women		
	Total	Bene- fici- aries	Non- bene- fici- aries	Total	Bene- fici- aries	Non- bene- fici- aries	Total	Bene- fici- aries	Non- bene- fici- aries
<i>All units</i>									
Number reporting on years in dwelling (thousands).....	5,438	4,323	1,115	2,397	1,595	801	6,317	3,781	2,537
Total percent.....	100	100	100	100	100	100	100	100	100
Less than 1 year.....	6	6	7	20	18	25	17	13	22
1-4 years.....	15	16	14	22	23	18	18	21	15
5-9 years.....	15	15	13	13	13	14	16	17	14
10-19 years.....	24	23	26	17	18	14	18	18	19
20-29 years.....	17	16	20	9	9	10	11	11	10
30-39 years.....	11	12	11	6	6	7	8	8	7
40 or more years.....	12	12	9	13	13	12	12	12	13
Median years.....	16	15	16	8	9	8	10	10	10
<i>Homeowners</i>									
Number of homeowners re- porting on years in dwell- ing (thousands).....	4,073	3,265	808	839	583	255	2,443	1,601	843
Total percent.....	100	100	100	100	100	100	100	100	100
Less than 1 year.....	4	3	4	2	2	1	3	2	5
1-4 years.....	12	12	10	11	12	7	8	10	5
5-9 years.....	13	14	11	13	13	16	11	12	10
10-19 years.....	26	26	28	18	19	15	22	21	24
20-29 years.....	18	17	22	15	15	16	14	14	13
30-39 years.....	13	13	13	12	10	15	16	16	16
40 or more years.....	14	15	12	29	29	39	26	25	27
Median years.....	18	18	19	24	23	27	24	24	25

TABLE 12.10.—Length of residence in community of units aged 65 and over—Percentage distribution of units by years in community, by income group and beneficiary status, 1962

Income group and years in community	Married couples			Nonmarried men			Nonmarried women		
	Total	Bene- fici- aries	Non- bene- fici- aries	Total	Bene- fici- aries	Non- bene- fici- aries	Total	Bene- fici- aries	Non- bene- fici- aries
Number reporting on income and residence (thousands):									
Low income third.....	1,567	1,250	316	731	403	328	1,859	756	1,103
Middle income third.....	1,573	1,389	184	703	570	134	1,808	1,232	576
High income third.....	1,574	1,146	428	730	508	222	1,854	1,347	507
<i>Low income third</i>									
Total percent.....	100	100	100	100	100	100	100	100	100
Less than 1 year.....	2	2	2	18	18	18	17	18	20
1-4 years.....	7	7	8	11	14	9	9	12	7
5-9 years.....	9	9	8	8	6	10	8	8	8
10-19 years.....	15	16	14	9	11	7	13	11	14
20-29 years.....	11	10	14	8	9	6	6	6	7
30-39 years.....	12	11	16	7	6	7	10	13	8
40 or more years.....	44	46	38	39	35	43	36	35	36
Median years.....	35	36	33	25	22	30	24	28	21
<i>Middle income third</i>									
Total percent.....	100	100	100	100	100	100	100	100	100
Less than 1 year.....	3	3	1	11	9	22	8	8	6
1-4 years.....	9	8	11	11	12	7	9	8	9
5-9 years.....	8	8	10	6	7	3	11	11	12
10-19 years.....	13	13	11	13	14	11	12	12	13
20-29 years.....	12	12	10	10	10	10	10	9	11
30-39 years.....	13	13	10	6	6	4	10	11	9
40 or more years.....	41	41	46	43	43	43	41	41	40
Median years.....	33	33	36	29	29	26	31	32	29
<i>High income third</i>									
Total percent.....	100	100	100	100	100	100	100	100	100
Less than 1 year.....	3	3	9	1	---	4	8	4	18
1-4 years.....	7	7	5	8	9	5	8	9	6
5-9 years.....	8	9	5	8	6	11	8	10	5
10-19 years.....	16	17	12	10	9	12	13	13	14
20-29 years.....	16	13	25	10	10	9	11	12	8
30-39 years.....	16	14	22	16	15	16	11	13	6
40 or more years.....	35	37	29	47	50	42	40	39	43
Median years.....	30	31	30	38	40	35	31	31	29

TABLE 12.11.—Short- and long-term residence in community of units aged 65 and over—Percent of units, by place of residence and beneficiary status, 1962

Years in community and place of residence	Married couples			Nonmarried men			Nonmarried women		
	Total	Bene- fici- aries	Non- bene- fici- aries	Total	Bene- fici- aries	Non- bene- fici- aries	Total	Bene- fici- aries	Non- bene- fici- aries
Number (thousands):									
Total.....	5,445	4,325	1,120	2,402	1,599	803	6,328	3,786	2,543
Urban.....	3,560	2,842	718	1,558	1,098	459	4,657	2,937	1,721
Central city.....	1,761	1,412	349	872	635	237	2,275	1,467	808
Urban fringe.....	925	743	182	359	256	103	1,252	796	456
Other urban.....	874	687	187	327	207	120	1,131	674	457
Rural nonfarm.....	1,362	1,068	293	688	412	275	1,347	680	667
Rural farm.....	523	415	108	157	89	68	325	169	155
Percent in community—									
Less than 5 years.....	11	11	10	22	19	28	20	17	25
Urban.....	10	10	10	22	20	26	20	17	25
Central city.....	9	10	10	20	19	23	15	13	19
Urban fringe.....	12	12	11	25	22	32	30	24	40
Other urban.....	9	9	9	23	21	27	19	16	23
Rural nonfarm.....	15	16	13	26	19	37	24	20	27
Rural farm.....	5	4	6	6	3	6	9	9	8
40 or more years.....	40	41	37	41	43	39	38	39	38
Urban.....	37	38	32	40	43	33	36	37	34
Central city.....	35	37	26	43	44	39	38	40	34
Urban fringe.....	35	40	25	32	35	22	28	29	27
Other urban.....	44	42	49	42	43	31	41	42	41
Rural nonfarm.....	38	37	41	40	39	41	41	39	43
Rural farm.....	65	66	62	63	61	66	59	59	59

TABLE 12.12.—Income and living arrangements of units aged 65 and over—Percentage distribution of units, by living arrangement, by income group and beneficiary status, 1962

Income group and type of living arrangement	Married couples			Nonmarried men			Nonmarried women		
	Total	Beneficiaries	Nonbeneficiaries	Total	Beneficiaries	Nonbeneficiaries	Total	Beneficiaries	Nonbeneficiaries
Number reporting on income (thousands):									
Low income third.....	1,569	1,250	319	735	405	330	1,867	1,646	1,103
Middle income third.....	1,572	1,389	184	708	575	134	1,810	1,232	578
High income third.....	1,578	1,147	429	730	508	222	1,859	1,349	570
<i>Low income third</i>									
Total percent.....	100	100	100	100	100	100	100	100	100
No relatives present.....	68	69	62	57	58	56	40	40	39
Relatives present.....	32	31	38	43	42	44	60	60	61
Nonmarried children only.....	15	15	15	8	8	8	16	15	16
Married children.....	6	6	6	16	18	14	27	30	25
Brothers and sisters only.....	2	2	3	8	8	7	7	5	9
Other.....	9	8	14	11	8	15	11	10	11
<i>Middle income third</i>									
Total percent.....	100	100	100	100	100	100	100	100	100
No relatives present.....	75	77	60	64	63	69	54	53	55
Relatives present.....	25	23	40	36	37	31	46	47	45
Nonmarried children only.....	16	14	25	5	4	8	11	11	11
Married children.....	2	2	3	13	14	6	17	19	12
Brothers and sisters only.....	1	1	1	9	9	9	9	8	10
Other.....	7	6	11	9	10	8	10	9	12
<i>High income third</i>									
Total percent.....	100	100	100	100	100	100	100	100	100
No relatives present.....	75	76	73	61	63	56	66	66	68
Relatives present.....	25	24	27	39	37	44	34	34	32
Nonmarried children only.....	16	15	17	10	11	9	10	10	10
Married children.....	3	3	4	16	16	14	9	8	11
Brothers and sisters only.....	1	1	1	8	6	14	9	9	8
Other.....	5	5	6	5	4	7	6	7	3

TABLE 12.13.—Income and presence of children of units aged 65 and over—Percent of units with living children and living with children, by age, income group, and beneficiary status, 1962

Age, living arrangement, and income group	Married couples			Nonmarried men			Nonmarried women		
	Total	Bene- fici- aries	Non- bene- fici- aries	Total	Bene- fici- aries	Non- bene- fici- aries	Total	Bene- fici- aries	Non- bene- fici- aries
Number (thousands):									
Aged 65 and over:									
Total.....	5,445	4,325	1,120	2,402	1,599	803	6,329	3,786	2,543
Reporting on income:									
Low third.....	1,569	1,250	319	735	405	330	1,867	1,646	1,103
Middle third.....	1,572	1,389	184	708	575	134	1,810	1,232	578
High third.....	1,578	1,147	429	730	508	222	1,859	1,349	570
Aged 65-72:									
Total.....	3,344	2,540	804	1,077	724	353	2,797	1,969	828
Reporting on income:									
Low third.....	721	592	129	232	129	103	596	288	308
Middle third.....	965	835	128	300	252	48	798	615	183
High third.....	1,168	777	392	449	291	158	1,065	843	222
Aged 73 and over:									
Total.....	2,101	1,785	316	1,325	875	450	3,531	1,817	1,715
Reporting on income:									
Low third.....	844	656	188	500	276	224	1,266	473	794
Middle third.....	605	550	55	406	320	86	1,010	617	393
High third.....	404	367	37	275	211	64	782	495	287
<i>Aged 65 and over</i>									
Percent with living children:									
Low income third.....	89	90	88	71	79	61	86	88	84
Middle income third.....	87	87	85	61	63	53	80	80	80
High income third.....	84	86	80	66	66	68	71	71	71
Percent living with children:									
Low income third.....	29	29	30	40	36	46	56	57	55
Middle income third.....	23	21	40	33	35	25	41	43	36
High income third.....	23	21	28	41	43	36	30	29	31
<i>Aged 65-72</i>									
Percent with living children:									
Low income third.....	88	89	83	58	65	49	80	86	74
Middle income third.....	87	87	84	53	58	(1)	78	80	74
High income third.....	85	86	82	60	59	63	66	66	70
Percent living with children:									
Low income third.....	32	33	23	26	32	16	57	63	40
Middle income third.....	25	22	41	31	32	(1)	46	48	41
High income third.....	25	24	28	34	36	30	28	27	33
<i>Aged 73 and over</i>									
Percent with living children:									
Low income third.....	91	91	93	77	85	67	88	89	88
Middle income third.....	87	87	87	67	68	67	80	79	82
High income third.....	84	86	(1)	76	78	78	75	78	71
Percent living with children:									
Low income third.....	27	25	34	45	37	56	55	53	57
Middle income third.....	21	20	(1)	34	36	24	37	38	35
High income third.....	18	17	(1)	49	49	28	31	32	29

¹ Not shown where base is less than 50,000.

TABLE 12.14.—Income and living arrangements of units aged 65 and over—Percentage distribution of units by income, by beneficiary status, unit and family income, and living arrangement, 1962

Beneficiary status and income	Married couples			Nonmarried men			Nonmarried women		
	No relatives present	Relatives present ¹		No relatives present	Relatives present ¹		No relatives present	Relatives present ¹	
		Unit income	Family income		Unit income	Family income		Unit income	Family income
<i>Total</i>									
Number (thousands):									
Total	3,968	1,477	1,477	1,500	902	902	3,493	2,836	2,836
Reporting on income	3,422	1,185	1,185	1,322	774	774	2,944	2,311	2,311
Total percent	100	100	100	100	100	100	100	100	100
Less than \$1,000	4	6	2	30	35	6	40	58	7
\$1,000-1,999	21	28	13	40	32	14	37	30	15
\$2,000-2,999	26	22	18	15	18	9	13	6	11
\$3,000-3,999	16	16	18	6	5	14	4	2	11
\$4,000 and over	32	27	50	9	10	57	6	4	55
Median income ²	\$2,940	\$2,695	\$3,970	\$1,510	\$1,455	\$4,460	\$1,255	\$860	\$4,470
<i>Beneficiaries</i>									
Number (thousands):									
Total	3,219	1,106	1,106	996	603	603	2,139	1,647	1,647
Reporting on income	2,800	898	898	917	520	520	1,850	1,336	1,336
Total percent	100	100	100	100	100	100	100	100	100
Less than \$1,000	4	4	1	24	28	3	32	46	4
\$1,000-1,999	21	29	12	45	40	12	43	40	13
\$2,000-2,999	29	26	19	18	21	10	15	8	11
\$3,000-3,999	17	16	19	7	4	14	4	2	12
\$4,000 and over	29	25	49	6	6	61	6	4	59
Median income ²	\$2,860	\$2,660	\$3,965	\$1,585	\$1,530	\$4,790	\$1,425	\$1,100	\$4,760
<i>Nonbeneficiaries</i>									
Number (thousands):									
Total	749	371	371	504	299	299	1,354	1,189	1,189
Reporting on income	622	288	288	405	254	254	1,093	975	975
Total percent	100	100	100	100	100	100	100	100	100
Less than \$1,000	9	11	5	44	50	13	55	75	10
\$1,000-1,999	21	27	17	27	15	18	27	16	19
\$2,000-2,999	10	13	15	8	11	8	9	4	11
\$3,000-3,999	10	17	14	4	7	14	3	2	10
\$4,000 and over	50	33	50	18	17	47	5	3	50
Median income ²	\$4,000	\$2,940	\$4,000	\$1,235	\$1,025	\$3,780	\$905	\$665	\$4,000

¹ Includes only units reporting on both unit and family income.² Computed by interpolation of the broad income classes shown.

TABLE 12.15.—Income and living arrangements of units aged 62 to 64—Percentage distribution of units by income, by beneficiary status, unit and family income, and living arrangement, 1962

Beneficiary status and income	Married couples			Nonmarried men			Nonmarried women		
	No relatives present	Relatives present ¹		No relatives present	Relatives present ¹		No relatives present	Relatives present ¹	
		Unit income	Family income		Unit income	Family income		Unit income	Family income
<i>Total</i>									
Number (thousands):									
Total	1,129	653	653	270	108	108	456	352	352
Reporting on income	963	503	503	238	98	98	401	315	315
Total percent	100	100	100	100	100	100	100	100	100
Less than \$1,000	3	11	3	33	27	4	25	41	9
\$1,000-1,999	10	12	9	29	12	6	29	28	16
\$2,000-2,999	10	9	7	10	16	10	15	16	16
\$3,000-3,999	10	9	9	8	12	14	10	4	12
\$4,000 and over	67	59	71	20	32	66	21	11	45
Median income ²	(³)	(³)	\$5,030	\$1,585	\$2,655	\$4,725	\$1,875	\$1,330	\$3,730
<i>Beneficiaries</i>									
Number (thousands):									
Total	308	156	156	89	33	33	228	174	174
Reporting on income	270	124	124	84	33	33	203	155	155
Total percent	100	100	100	100	(⁴)	(⁴)	100	100	100
Less than \$1,000	4	15	5	29	-----	-----	26	35	6
\$1,000-1,999	20	27	24	55	-----	-----	45	42	12
\$2,000-2,999	22	21	14	14	-----	-----	20	17	19
\$3,000-3,999	17	8	14	2	-----	-----	4	2	15
\$4,000 and over	37	29	43	(⁵)	-----	-----	4	4	49
Median income ²	\$3,235	\$2,385	\$3,500	\$1,390	(⁴)	(⁴)	\$1,540	\$1,360	\$3,915
<i>Nonbeneficiaries</i>									
Number (thousands):									
Total	821	498	498	181	74	74	229	179	179
Reporting on income	694	378	378	154	65	65	198	160	160
Total percent	100	100	100	100	100	100	100	100	100
Less than \$1,000	2	9	4	35	26	3	24	46	12
\$1,000-1,999	6	7	4	15	3	9	12	15	20
\$2,000-2,999	6	5	5	8	15	12	10	14	14
\$3,000-3,999	8	10	7	11	15	15	16	7	10
\$4,000 and over	78	69	80	31	40	61	38	18	45
Median income ²	(³)	(³)	\$5,830	\$2,000	\$3,350	\$4,500	\$3,275	\$1,250	\$3,500

¹ Includes only units reporting on both unit and family income.² Computed by interpolation of the broad income classes shown.³ Unit income not shown where more than \$4,000.⁴ Not shown where base is less than 50,000.⁵ Not shown where 0.5 percent or less.

TABLE 12.16.—Income and living arrangements of homeowner units aged 65 and over—Percentage distribution of units by income, by beneficiary status, unit and family income, and living arrangement, 1962

Beneficiary status and income	Married couples			Nonmarried men			Nonmarried women		
	No relatives present	Relatives present ¹		No relatives present	Relatives present ¹		No relatives present	Relatives present ¹	
		Unit income	Family income		Unit income	Family income		Unit income	Family income
<i>Total homeowner units</i>									
Number reporting on income (thousands).....	2,563	857	857	480	251	251	1,246	772	772
Total percent.....	100	100	100	100	100	100	100	100	100
Less than \$1,000.....	4	3	1	22	21	8	32	42	9
\$1,000-1,999.....	20	26	12	36	30	14	41	39	20
\$2,000-2,999.....	26	23	17	18	25	14	14	10	12
\$3,000-3,999.....	17	18	20	9	10	13	5	4	13
\$4,000 and over.....	34	30	50	15	14	52	8	6	45
Median income ²	\$3,035	\$2,890	\$4,025	\$1,770	\$1,965	\$4,145	\$1,440	\$1,205	\$3,650
<i>Beneficiaries</i>									
Number reporting on income (thousands).....	2,105	675	675	349	162	162	870	486	486
Total percent.....	100	100	100	100	100	100	100	100	100
Less than \$1,000.....	3	3	1	19	17	4	26	30	6
\$1,000-1,999.....	20	29	12	41	38	14	45	50	17
\$2,000-2,999.....	29	25	18	20	27	14	16	12	14
\$3,000-3,999.....	18	16	20	10	9	9	5	3	13
\$4,000 and over.....	30	27	49	10	9	59	8	5	50
Median income ²	\$2,940	\$2,755	\$3,955	\$1,765	\$1,870	\$4,600	\$1,530	\$1,395	\$3,990
<i>Nonbeneficiaries</i>									
Number reporting on income (thousands).....	457	182	182	131	90	90	376	286	286
Total percent.....	100	100	100	100	100	100	100	100	100
Less than \$1,000.....	10	6	2	32	28	13	45	61	14
\$1,000-1,999.....	18	19	11	22	16	13	31	21	26
\$2,000-2,999.....	11	14	12	11	24	13	11	7	9
\$3,000-3,999.....	12	21	18	6	10	22	4	5	14
\$4,000 and over.....	49	40	57	29	22	39	9	6	37
Median income ²	\$3,925	\$3,500	\$5,160	\$1,830	\$2,260	\$3,500	\$1,155	\$815	\$3,050

¹ Includes only units reporting on both unit and family income.² Computed by interpolation of the broad income classes shown.

TABLE 12.17.—Difference between unit and family income of units aged 62 and over and of homeowners aged 65 and over—Percentage distribution of units living with relatives by difference between unit and family income, by age and unit income, 1962

Age and unit income	Number reporting ¹ (thousands)	Percent with specified difference between unit and family income			
		Total	None	1 interval	2 or more intervals
<i>Units aged 62-64</i>					
Married couples:					
Less than \$1,000-----	53	100	40	11	49
\$1,000-1,999-----	62	100	66	8	26
\$2,000-2,999-----	46	(²)			
\$3,000-3,999-----	46	(²)			
Nonmarried men:					
Less than \$1,000-----	27	(²)			
\$1,000-1,999-----	12	(²)			
\$2,000-2,999-----	16	(²)			
Nonmarried women:					
Less than \$1,000-----	128	100	22	20	58
\$1,000-1,999-----	88	100	28	19	63
\$2,000-2,999-----	50	100	40	17	42
<i>Units aged 65 and over</i>					
Married couples:					
Less than \$1,000-----	71	100	35	30	35
\$1,000-1,999-----	336	100	39	18	43
\$2,000-2,999-----	266	100	51	17	32
\$3,000-3,999-----	191	100	57	7	36
Nonmarried men:					
Less than \$1,000-----	274	100	18	21	61
\$1,000-1,999-----	249	100	22	9	69
\$2,000-2,999-----	138	100	17	17	66
Nonmarried women:					
Less than \$1,000-----	1,346	100	12	14	74
\$1,000-1,999-----	688	100	24	9	67
\$2,000-2,999-----	145	100	37	11	52
<i>Homeowner units aged 65 and over</i>					
Married couples:					
Less than \$1,000-----	28	(²)			
\$1,000-1,999-----	227	100	38	20	41
\$2,000-2,999-----	194	100	49	22	29
\$3,000-3,999-----	150	100	60	6	34
Nonmarried men:					
Less than \$1,000-----	53	100	36	21	43
\$1,000-1,999-----	75	100	31	11	59
\$2,000-2,999-----	64	100	30	14	56
Nonmarried women:					
Less than \$1,000-----	323	100	22	21	57
\$1,000-1,999-----	304	100	29	10	61
\$2,000-2,999-----	73	100	47	15	38

¹ Reporting on unit and family income, and on homeownership where applicable.² Not shown where base is less than 50,000.

TABLE 12.18.—Family income by unit income of units aged 65 and over—Units, living with relatives, by beneficiary status and income, 1962

[In thousands]

Beneficiary status and unit income	Number reporting ¹	Family income						
		Less than \$1,000	\$1,000-1,999	\$2,000-2,999	\$3,000-3,999	\$4,000-4,999	\$5,000-7,499	\$7,500 and over
<i>Married couples</i>								
Total:								
Less than \$1,000.....	71	25	22	14	9	2		
\$1,000-1,999.....	336		130	61	49	17	59	20
\$2,000-2,999.....	267			135	45	15	49	23
\$3,000-3,999.....	191				109	13	25	44
\$4,000 and over.....	321					98	113	110
Beneficiaries:								
Less than \$1,000.....	39	9	11	12	7			
\$1,000-1,999.....	259		94	44	45	13	51	12
\$2,000-2,999.....	230			112	41	15	43	19
\$3,000-3,999.....	143				80	11	17	35
\$4,000 and over.....	228					87	85	56
Nonbeneficiaries:								
Less than \$1,000.....	32	15	11	2	2		2	
\$1,000-1,999.....	78		37	17	4	4	8	8
\$2,000-2,999.....	37			23	4		6	4
\$3,000-3,999.....	48				29	2	8	9
\$4,000 and over.....	94					11	29	54
<i>Nonmarried men</i>								
Total:								
Less than \$1,000.....	275	50	57	24	38	29	51	26
\$1,000-1,999.....	250		55	23	26	29	68	49
\$2,000-2,999.....	137			23	23	22	20	49
\$3,000-3,999.....	40				19	4	11	6
\$4,000 and over.....	74					22	28	24
Beneficiaries:								
Less than \$1,000.....	148	17	20	15	25	21	35	15
\$1,000-1,999.....	211		45	19	22	25	60	40
\$2,000-2,999.....	109			17	17	20	17	38
\$3,000-3,999.....	23				6	2	11	4
\$4,000 and over.....	30					4	17	9
Nonbeneficiaries:								
Less than \$1,000.....	127	33	36	10	14	8	15	11
\$1,000-1,999.....	39		10	4	4	4	8	9
\$2,000-2,999.....	30			6	6	2	4	12
\$3,000-3,999.....	17				13	2		2
\$4,000 and over.....	43					18	10	15
<i>Nonmarried women</i>								
Total:								
Less than \$1,000.....	1,346	156	194	139	154	120	288	295
\$1,000-1,999.....	689		162	63	74	89	136	165
\$2,000-2,999.....	145			54	16	16	30	29
\$3,000-3,999.....	48				20	7	7	14
\$4,000 and over.....	84					29	18	37
Beneficiaries:								
Less than \$1,000.....	615	59	51	62	81	54	150	158
\$1,000-1,999.....	535		122	49	57	68	108	131
\$2,000-2,999.....	109			41	12	12	24	20
\$3,000-3,999.....	24				12	5	2	5
\$4,000 and over.....	53					23	8	22
Nonbeneficiaries:								
Less than \$1,000.....	731	96	143	77	74	66	138	137
\$1,000-1,999.....	153		40	15	17	20	28	33
\$2,000-2,999.....	35			13	4	4	5	9
\$3,000-3,999.....	23				7	2	5	9
\$4,000 and over.....	32					5	11	16

¹ Reporting on unit and family income.

TABLE 12.19.—Income of units aged 65 and over reporting poor health—Percentage distribution of units by unit and family income, by living arrangement, 1962

Income	Married couples				Nonmarried men				Nonmarried women			
	All units	No relatives present	Relatives present ¹		All units	No relatives present	Relatives present ¹		All units	No relatives present	Relatives present ¹	
			Unit income	Family income			Unit income	Family income			Unit income	Family income
Number reporting on poor health and income (thousands)-----	814	598	216	216	359	231	128	128	818	406	412	412
Total percent-----	100	100	100	100	100	100	100	100	100	100	100	100
Less than \$1,000-----	11	10	14	3	40	34	52	15	60	51	68	11
\$1,000-1,999-----	40	37	47	31	44	49	35	19	35	42	28	22
\$2,000-2,999-----	27	29	20	24	8	10	4	5	4	4	3	13
\$3,000-3,999-----	11	11	12	19	6	5	3	17	1	2	1	13
\$4,000 and over-----	12	13	6	24	2	3	2	45	(²)	(²)	(²)	45
Median income ³ -----	\$1,985	\$2,125	\$1,750	\$2,655	\$1,225	\$1,330	\$970	\$3,710	\$840	\$980	\$735	\$3,495

¹ Includes only units reporting on both unit and family income.² Not shown where 0.5 percent or less.³ Computed by interpolation of the broad income classes shown.

TABLE 12.20.—Financial assets of units aged 65 and over—Percentage distribution of units by value of assets, by beneficiary status and living arrangement, 1962

Beneficiary status and value of financial assets	Married couples		Nonmarried men		Nonmarried women	
	No relatives present	Relatives present	No relatives present	Relatives present	No relatives present	Relatives present
<i>Total</i>						
Number (thousands):						
Total.....	3,968	1,477	1,500	902	3,493	2,836
Reporting on financial assets.....	3,604	1,382	1,176	872	2,648	2,619
Total percent.....	100	100	100	100	100	100
None.....	23	42	41	42	34	47
\$1-999.....	18	15	15	19	21	18
\$1,000-1,999.....	7	10	5	6	9	7
\$2,000-2,999.....	6	4	7	7	5	5
\$3,000-4,999.....	8	8	4	7	6	7
\$5,000-9,999.....	11	8	10	8	7	7
\$10,000-14,999.....	6	5	5	4	4	2
\$15,000 and over.....	16	7	9	5	9	5
Amount not reported.....	5	1	3	2	5	2
<i>Median value:</i>						
All reporting units ¹	\$1,935	\$440	\$405	\$355	\$605	\$155
Units with assets ¹	3,930	2,840	2,980	2,440	2,230	2,150
<i>Beneficiaries</i>						
Number (thousands):						
Total.....	3,219	1,106	996	603	2,139	1,647
Reporting on financial assets.....	2,957	1,038	845	594	1,762	1,505
Total percent.....	100	100	100	100	100	100
None.....	23	40	38	38	29	39
\$1-999.....	19	16	16	21	20	19
\$1,000-1,999.....	8	10	6	7	9	8
\$2,000-2,999.....	6	5	8	8	6	7
\$3,000-4,999.....	8	7	4	8	7	9
\$5,000-9,999.....	10	9	12	7	8	8
\$10,000-14,999.....	6	4	5	4	5	3
\$15,000 and over.....	15	8	9	5	10	5
Amount not reported.....	4	1	3	3	5	2
<i>Median value:</i>						
All reporting units ¹	\$1,850	\$525	\$595	\$470	\$905	\$485
Units with assets ¹	3,730	2,650	3,240	2,230	2,440	2,250
<i>Nonbeneficiaries</i>						
Number (thousands):						
Total.....	749	371	504	299	1,354	1,189
Reporting on financial assets.....	649	343	331	278	885	1,114
Total percent.....	100	100	100	100	100	100
None.....	25	46	50	50	41	57
\$1-999.....	15	14	16	14	20	16
\$1,000-1,999.....	6	8	4	5	7	5
\$2,000-2,999.....	5	2	5	5	4	4
\$3,000-4,999.....	6	12	5	5	5	4
\$5,000-9,999.....	12	4	5	10	6	6
\$10,000-14,999.....	5	7	5	5	3	2
\$15,000 and over.....	21	6	7	6	7	5
Amount not reported.....	6	-----	2	1	6	2
<i>Median value:</i>						
All reporting units ¹	\$2,515	\$200	(²)	(²)	\$250	(²)
Units with assets ¹	6,080	3,370	\$2,620	\$3,280	1,770	\$1,880

¹ Computed from \$500 groupings.² 50 percent or more of the units have no financial assets.

TABLE 12.21.—Changes in financial assets of units aged 65 and over—Percentage distribution of units by type of change, by living arrangement, 1962

Change in assets	Married couples		Nonmarried men		Nonmarried women	
	No relatives present	Relatives present	No relatives present	Relatives present	No relatives present	Relatives present
Number (thousands):						
Total.....	3,968	1,477	1,500	902	3,493	2,836
Reporting on changes.....	3,629	1,331	1,156	833	2,784	2,625
Total percent.....	100	100	100	100	100	100
Increase.....	11	8	7	8	7	5
Decrease.....	19	17	16	14	27	15
No change.....	70	75	77	78	66	80

TABLE 12.22.—Assistance from persons outside household for units aged 62 and over—Percent of units receiving assistance, by age, type and amount of assistance, income group, and living arrangement, 1962

Age, type and amount of assistance, and income group	Married couples			Nonmarried men			Nonmarried women		
	Total	No relatives present	Relatives present	Total	No relatives present	Relatives present	Total	No relatives present	Relatives present
Number (thousands):									
Total aged 62-64.....	1,782	1,129	653	378	270	108	808	456	352
Total aged 65 and over.....	5,445	3,968	1,477	2,402	1,500	902	6,329	3,493	2,836
Reporting on income:									
Low third.....	1,569	1,061	508	735	422	313	1,867	737	1,130
Middle third.....	1,572	1,175	397	708	453	255	1,810	970	840
High third.....	1,578	1,186	392	730	447	283	1,859	1,233	626
Percent receiving—									
Contributions and/or bills paid: ¹									
Aged 62-64.....	2	1	3	4	6	(²)	6	7	3
Aged 65 and over.....	4	5	4	6	7	3	10	12	8
Low income third.....	9	10	7	9	10	7	13	17	11
Middle income third.....	4	4	4	4	5	3	12	15	8
High income third.....	1	1	1	2	2	1	7	8	5
Contributions:									
Aged 62-64.....	1	(²)	1	(²)	1	(²)	3	4	1
Aged 65 and over.....	2	2	2	1	1	1	6	6	5
Low income third.....	5	6	4	2	(²)	3	6	7	5
Middle income third.....	2	2	2	2	3	1	7	8	5
High income third.....	1	1	1	1	1	1	6	6	4
Bills paid:									
Aged 62-64.....	1	(²)	2	4	5	(²)	4	4	3
Aged 65 and over.....	3	2	3	4	6	2	6	8	4
Low income third.....	5	6	4	8	9	5	9	12	6
Middle income third.....	3	2	4	2	2	2	6	9	4
High income third.....	(²)	(²)	(²)	1	1	(²)	3	3	2
Contributions and/or bills paid of \$100 or more:									
Aged 62-64.....	1	1	2	3	4	(²)	4	6	2
Aged 65 and over.....	2	3	2	4	5	2	7	9	5
Low income third.....	4	5	3	6	7	3	8	12	6
Middle income third.....	3	3	2	2	2	2	7	8	5
High income third.....	1	(²)	1	2	2	1	6	7	4
Contributions of \$100 or more:									
Aged 62-64.....	1	(²)	1	(²)	(²)	(²)	2	4	1
Aged 65 and over.....	1	1	1	1	1	1	4	4	3
Low income third.....	2	2	2	1	(²)	2	4	5	3
Middle income third.....	2	1	2	1	1	(²)	4	4	4
High income third.....	(²)	(²)	(²)	1	1	1	5	6	4
Bills paid of \$100 or more:									
Aged 62-64.....	1	(²)	1	3	4	(²)	2	2	2
Aged 65 and over.....	1	2	1	3	4	1	4	5	2
Low income third.....	2	3	1	4	7	1	5	7	4
Middle income third.....	2	2	2	1	(²)	2	3	4	2
High income third.....	(²)	(²)	(²)	1	1	(²)	2	2	1

¹ Units receiving contributions and also having bills paid are counted only once in the total. Bills for medical care are not included in these data, but are included in the health care data.

² Not shown where 0.5 percent or less.

TABLE 12.23.—Contributions for support and large gifts to persons outside household made by units aged 65 and over—Percentage distribution of units by regularity of contribution and by whether making large gift, by living arrangement, 1962

Subject	Married couples			Nonmarried men			Nonmarried women		
	Total	No relatives present	Relatives present	Total	No relatives present	Relatives present	Total	No relatives present	Relatives present
Number (thousands):									
Total.....	5,445	1,477	3,968	2,402	902	1,500	6,329	2,833	3,496
Reporting on contributions for support.....	5,377	1,470	3,907	2,128	891	1,236	5,736	2,806	2,930
Reporting on large gifts.....	5,358	1,467	3,889	2,118	887	1,230	5,714	2,796	2,918
<i>Contributions</i>									
Total percent.....	100	100	100	100	100	100	100	100	100
Contributing regularly.....	5	4	5	5	4	5	2	1	3
Not contributing regularly.....	95	96	95	95	96	95	98	99	97
<i>Large gifts</i>									
Total percent.....	100	100	100	100	100	100	100	100	100
Making large gift.....	4	3	4	4	3	4	3	3	4
Not making large gift.....	96	97	96	96	97	96	97	97	96

TABLE 12.24.—Contributions for support and large gifts to persons outside household made by units aged 65 and over with and without living children—Percentage distribution of units by regularity of contribution and by whether making large gift, 1962

Subject	Married couples		Nonmarried men		Nonmarried women	
	With living children	Without living children	With living children	Without living children	With living children	Without living children
Number (thousands):						
Total reporting on living children.....	4,689	733	1,600	791	4,907	1,402
Reporting on contributions for support.....	4,627	727	1,327	791	4,322	1,396
Reporting on large gifts.....	4,610	725	1,321	787	4,303	1,394
<i>Contributions</i>						
Total percent.....	100	100	100	100	100	100
Contributing regularly.....	5	3	5	4	2	3
Not contributing regularly.....	95	97	95	96	98	97
<i>Large gifts</i>						
Total percent.....	100	100	100	100	100	100
Making large gift.....	4	2	4	3	3	4
Not making large gift.....	96	98	96	97	97	96

TABLE 13.1.—Average food and housing expenditures of nonfarm units aged 65 and over living alone—Expenditures, by beneficiary status, 1962

Item of expenditure	Married couples			Nonmarried men			Nonmarried women		
	Total	Beneficiaries	Nonbeneficiaries	Total	Beneficiaries	Nonbeneficiaries	Total	Beneficiaries	Nonbeneficiaries
Number reporting on expenditures (thousands).....	3,016	2,498	518	627	479	148	1,874	1,272	603
Total average expenditure.....	\$1,759	\$1,711	\$1,991	\$1,200	\$1,244	\$1,056	\$1,100	\$1,147	\$1,002
Food.....	918	890	1,051	624	632	601	468	486	431
Housing.....	841	821	940	575	612	455	631	660	571

TABLE 13.2.—Average food and housing expenditures of nonfarm units aged 65 and over living alone—Expenditures, by beneficiary status and income group, 1962

Beneficiary status and item of expenditure	Married couples			Nonmarried men			Nonmarried women		
	Low income third	Middle income third	High income third	Low income third	Middle income third	High income third	Low income third	Middle income third	High income third
<i>Total</i>									
Number reporting on income and expenditures (thousands).....	761	966	945	145	205	243	291	586	770
Total average expenditure.....	\$1,203	\$1,593	\$2,360	\$705	\$1,029	\$1,645	\$741	\$929	\$1,317
Food.....	644	835	1,192	391	519	858	345	399	544
Housing.....	558	758	1,168	314	510	786	396	529	773
<i>Beneficiaries</i>									
Number reporting on income and expenditures (thousands).....	632	876	703	84	178	192	150	392	591
Total average expenditure.....	\$1,216	\$1,594	\$2,291	\$724	\$1,082	\$1,619	\$800	\$962	\$1,330
Food.....	652	832	1,142	396	541	825	370	412	549
Housing.....	563	762	1,148	328	540	794	430	550	781
<i>Nonbeneficiaries</i>									
Number reporting on income and expenditures (thousands).....	129	91	241	61	27	51	141	194	180
Total average expenditure.....	\$1,138	\$1,585	\$2,559	\$680	(¹)	\$1,742	\$678	\$861	\$1,274
Food.....	606	863	1,335	385	-----	984	318	374	527
Housing.....	531	721	1,224	294	-----	757	360	487	746

¹ Not shown where base is less than 50,000.

TABLE 13.3.—Average food and housing expenditures of nonfarm units aged 62 and over living alone—Expenditures, by beneficiary status and age, 1962

Beneficiary status and item of expenditure	Married couples			Nonmarried men			Nonmarried women		
	Aged 62-64	Aged 65-72	Aged 73 and over	Aged 62-64	Aged 65-72	Aged 73 and over	Aged 62-64	Aged 65-72	Aged 73 and over
<i>Total</i>									
Number reporting on expenditures (thousands).....	796	1,801	1,215	102	304	323	274	927	948
Total average expenditure.....	\$2,188	\$1,877	\$1,585	\$1,489	\$1,217	\$1,183	\$1,351	\$1,171	\$1,031
Food.....	1,137	975	832	782	668	583	605	512	425
Housing.....	1,051	901	752	706	549	599	746	658	605
<i>Beneficiaries</i>									
Number reporting on expenditures (thousands).....	222	1,432	1,066	36	237	241	132	691	581
Total average expenditure.....	\$1,883	\$1,791	\$1,603	(¹)	\$1,192	\$1,296	\$1,251	\$1,198	\$1,085
Food.....	927	928	839	-----	652	611	556	521	444
Housing.....	955	863	764	-----	539	684	695	677	640
<i>Nonbeneficiaries</i>									
Number reporting on expenditures (thousands).....	574	369	149	65	67	82	142	236	367
Total average expenditure.....	\$2,306	\$2,209	\$1,454	\$1,663	\$1,308	\$851	\$1,443	\$1,093	\$944
Food.....	1,218	1,159	786	917	722	502	650	487	395
Housing.....	1,088	1,050	668	746	586	349	793	605	549

¹ Not shown where base is less than 50,000.

TABLE 13.4.—Ratio of food and housing expenditures to income of nonfarm units aged 65 and over living alone—Percentage distribution of units by ratio, by beneficiary status, 1962

Ratio of expenditures to income	Married couples			Nonmarried men			Nonmarried women		
	Total	Beneficiaries	Nonbeneficiaries	Total	Beneficiaries	Nonbeneficiaries	Total	Beneficiaries	Nonbeneficiaries
Number reporting on income and expenditures (thousands) ¹	2,671	2,211	460	653	498	156	1,650	1,135	514
Total percent.....	100	100	100	100	100	100	100	100	100
Under 50 percent.....	53	51	64	33	30	43	25	26	23
50-74 percent.....	29	30	23	30	29	31	32	31	32
75 percent and over.....	18	19	13	37	41	26	43	42	45

¹ Includes a small number of lodgers, who were excluded in tables 13.1-13.3 where food and housing expenditures are shown separately.

TABLE 13.5.—Ratio of food and housing expenditures to income of nonfarm units aged 65 and over living alone—Percentage distribution of units by ratio, by beneficiary status and income group, 1962

Beneficiary status and ratio of expenditures to income	Married couples			Nonmarried men			Nonmarried women		
	Low income third	Middle income third	High income third	Low income third	Middle income third	High income third	Low income third	Middle income third	High income third
<i>Total</i>									
Number reporting on income and expenditures (thousands) ¹	761	966	945	168	233	252	291	588	770
Total percent.....	100	100	100	100	100	100	100	100	100
Under 50 percent.....	23	47	85	24	17	54	10	9	43
50-74 percent.....	37	38	13	25	31	31	16	30	39
75 percent and over.....	41	15	3	51	52	15	73	61	18
<i>Beneficiaries</i>									
Number reporting on income and expenditures (thousands) ¹	632	876	703	93	202	202	150	394	591
Total percent.....	100	100	100	100	100	100	100	100	100
Under 50 percent.....	22	47	83	27	13	48	6	8	44
50-74 percent.....	37	38	14	14	31	34	12	29	38
75 percent and over.....	41	15	4	59	56	17	82	63	18
<i>Nonbeneficiaries</i>									
Number reporting on income and expenditures (thousands) ¹	129	91	241	75	31	51	141	194	180
Total percent.....	100	100	100	100	(²)	100	100	100	100
Under 50 percent.....	26	52	90	20	-----	76	14	11	42
50-74 percent.....	36	40	10	38	-----	20	21	32	42
75 percent and over.....	38	8	(³)	42	-----	4	65	57	17

¹ Includes a small number of lodgers, who were excluded in tables 13.1-13.3 where food and housing expenditures are shown separately.

² Not shown where base is less than 50,000.

³ Not shown where 0.5 percent or less.

TABLE 13.6.—Ratio of food and housing expenditures to income of nonfarm units aged 62 and over living alone—Percentage distribution of units by ratio, by beneficiary status and age, 1962

Beneficiary status and ratio of expenditures to income	Married couples			Nonmarried men			Nonmarried women		
	Aged 62-64	Aged 65-72	Aged 73 and over	Aged 62-64	Aged 65-72	Aged 73 and over	Aged 62-64	Aged 65-72	Aged 73 and over
<i>Total</i>									
Number reporting on income and expenditures (thousands) ¹ -----	688	1,590	1,082	98	330	323	250	809	840
Total percent-----	100	100	100	100	100	100	100	100	100
Under 50 percent-----	72	59	46	39	34	32	43	30	20
50-74 percent-----	17	27	31	45	35	24	29	31	32
75 percent and over-----	11	14	23	16	31	44	28	39	47
<i>Beneficiaries</i>									
Number reporting on income and expenditures (thousands) ¹ -----	200	1,267	944	36	250	247	122	613	521
Total percent-----	100	100	100	(?)	100	100	100	100	100
Under 50 percent-----	46	55	46	-----	31	29	20	29	23
50-74 percent-----	32	29	31	-----	35	23	37	30	32
75 percent and over-----	23	16	22	-----	33	49	43	41	44
<i>Nonbeneficiaries</i>									
Number reporting on income and expenditures (thousands) ¹ -----	488	323	138	61	80	76	127	196	319
Total percent-----	100	100	100	100	100	100	100	100	100
Under 50 percent-----	83	74	41	56	43	43	65	35	15
50-74 percent-----	11	20	30	28	35	26	21	31	33
75 percent and over-----	6	6	28	16	22	30	13	34	52

¹ Includes a small number of lodgers, who were excluded in tables 13.1-13.3 where food and housing expenditures are shown separately.

² Not shown where base is less than 50,000.

TABLE 13.7.—Average food and housing expenditures of nonfarm units aged 65 and over living alone—Expenditures, by tenure and beneficiary status, 1962

Tenure and item of expenditure	Married couples			Nonmarried men			Nonmarried women		
	Total	Bene- fici- aries	Non- bene- fici- aries	Total	Bene- fici- aries	Non- bene- fici- aries	Total	Bene- fici- aries	Non- bene- fici- aries
<i>Renters</i>									
Number reporting on tenure and expenditures (thousands).....	657	548	109	280	220	60	816	552	264
Total average expenditure.....	\$1,875	\$1,807	\$2,210	\$1,263	\$1,278	\$1,211	\$1,140	\$1,173	\$1,069
Food.....	945	894	1,201	676	673	685	463	481	426
Housing.....	929	913	1,009	587	604	525	676	692	642
<i>Owners, total</i>									
Number reporting on tenure and expenditures (thousands).....	2,359	1,950	409	348	259	88	1,059	720	338
Total average expenditure.....	\$1,727	\$1,684	\$1,933	\$1,148	\$1,215	\$951	\$1,070	\$1,126	\$951
Food.....	910	889	1,011	583	596	543	472	490	435
Housing.....	817	795	921	565	618	407	597	636	515
<i>Owners, home not mortgaged</i>									
Number reporting on tenure and expenditures (thousands).....	1,984	1,645	340	301	222	79	943	624	319
Total average expenditure.....	\$1,633	\$1,591	\$1,838	\$1,022	\$1,076	\$868	\$1,009	\$1,056	\$917
Food.....	909	889	1,007	565	568	555	464	481	432
Housing.....	724	701	831	456	507	312	544	575	484
<i>Owners, home mortgaged</i>									
Number reporting on tenure and expenditures (thousands).....	358	292	65	45	35	10	108	90	18
Total average expenditure.....	\$2,262	\$2,214	\$2,477	(¹)	(¹)	(¹)	\$1,582	\$1,606	(¹)
Food.....	922	891	1,057	-----	-----	-----	542	550	-----
Housing.....	1,340	1,323	1,419	-----	-----	-----	1,039	1,050	-----

¹ Not shown where base is less than 50,000.

TABLE 13.8.—Average food and housing expenditures of nonfarm units aged 65 and over living alone—Expenditures, by tenure and income group, 1962

Tenure and item of expenditure	Married couples			Nonmarried men			Nonmarried women		
	Low income third	Middle income third	High income third	Low income third	Middle income third	High income third	Low income third	Middle income third	High income third
<i>Renters</i>									
Number reporting on income and expenditures (thousands).....	196	204	197	66	95	107	116	280	339
Total average expenditure.....	\$1,196	\$1,809	\$2,565	\$794	\$1,115	\$1,674	\$831	\$962	\$1,332
Food.....	578	876	1,339	421	540	940	348	398	539
Housing.....	617	933	1,225	372	574	733	482	564	792
<i>Owners, home not mortgaged</i>									
Number reporting on income and expenditures (thousands).....	491	668	588	69	99	111	166	281	358
Total average expenditure.....	\$1,165	\$1,474	\$2,211	\$604	\$916	\$1,375	\$684	\$879	\$1,220
Food.....	666	823	1,191	351	486	780	345	396	543
Housing.....	499	651	1,020	252	430	594	338	483	676
<i>Owners, home mortgaged</i>									
Number reporting on income and expenditures (thousands).....	67	93	156	9	10	24	9	21	69
Total average expenditure.....	\$1,548	\$1,973	\$2,676	(¹)	(¹)	(¹)	(¹)	(¹)	\$1,712
Food.....	696	829	1,015	-----	-----	-----	-----	-----	573
Housing.....	851	1,144	1,660	-----	-----	-----	-----	-----	1,139

¹ Not shown where base is less than 50,000.

TABLE 13.9.—Ratio of food and housing expenditures to income of nonfarm units aged 65 and over living alone—Percentage distribution of units by ratio, by tenure, 1962

Tenure and ratio of expenditures to income	Married couples	Nonmarried men	Nonmarried women
<i>Renters</i>			
Number reporting on income and expenditures (thousands).....	597	268	736
Total percent.....	100	100	100
Under 50 percent.....	38	24	18
50-74 percent.....	37	29	34
75 percent and over.....	25	47	48
<i>Owners, home not mortgaged</i>			
Number reporting on income and expenditures (thousands).....	1,746	280	805
Total percent.....	100	100	100
Under 50 percent.....	59	44	34
50-74 percent.....	26	27	28
75 percent and over.....	15	29	38
<i>Owners, home mortgaged</i>			
Number reporting on income and expenditures (thousands).....	316	43	99
Total percent.....	100	(1)	100
Under 50 percent.....	50	-----	13
50-74 percent.....	28	-----	36
75 percent and over.....	22	-----	51

¹ Not shown where base is less than 50,000.

TABLE 13.10.—Ratio of food and housing expenditures to income of nonfarm units aged 65 and over living alone—Percentage distribution of units by ratio, by tenure and income group, 1962

Tenure and ratio of expenditures to income	Married couples			Nonmarried men			Nonmarried women		
	Low income third	Middle income third	High income third	Low income third	Middle income third	High income third	Low income third	Middle income third	High income third
<i>Renters</i>									
Number reporting on income and expenditures (thousands)-----	196	204	197	66	95	107	116	280	339
Total percent-----	100	100	100	100	900	100	100	100	100
Under 50 percent-----	11	24	78	18	11	41	3	4	34
50-74 percent-----	38	54	19	17	30	35	11	32	44
75 percent and over-----	50	22	3	65	59	24	86	64	22
<i>Owners, home not mortgaged</i>									
Number reporting on income and expenditures (thousands)-----	491	668	588	69	99	111	166	281	358
Total percent-----	100	100	100	100	100	100	100	100	100
Under 50 percent-----	29	56	88	25	29	70	14	15	56
50-74 percent-----	38	32	9	25	30	25	19	28	33
75 percent and over-----	33	11	3	51	40	5	67	57	11
<i>Owners, home mortgaged</i>									
Number reporting on income and expenditures (thousands)-----	67	93	156	9	10	24	9	21	69
Total percent-----	100	100	100	(¹)	(¹)	(¹)	(¹)	(¹)	100
Under 50 percent-----	6	33	78	-----	-----	-----	-----	-----	16
50-74 percent-----	31	43	19	-----	-----	-----	-----	-----	45
75 percent and over-----	63	24	3	-----	-----	-----	-----	-----	39

¹ Not shown where base is less than 50,000.

TABLE 13.11.—Food expense of units aged 65 and over living alone—Average expenditure and percent spending less than \$300 per person, by source of food, residence, and tenure, 1962

Source of food	Married couples				Nonmarried men				Nonmarried women			
	Nonfarm residents			Farm residents	Nonfarm residents			Farm residents	Nonfarm residents			Farm residents
	Total	Home-owners	Renters		Total	Home-owners	Renters		Total	Home-owners	Renters	
<i>Number reporting on source of food and tenure (thousands)</i>												
Total reporting.....	2,976	2,321	655	231	624	346	278	34	1,853	1,039	814	41
Any food without direct expense.....	879	795	84	202	142	113	29	16	299	222	77	19
Homegrown.....	844	783	61	202	128	107	21	15	226	201	25	19
Other.....	36	26	30	2	24	14	10	3	82	27	55	21
No food without direct expense.....	2,097	1,526	571	29	482	233	249	18	1,554	817	737	21
<i>Average dollar amount spent for food</i>												
Total reporting.....	\$917	\$909	\$945	\$481	\$621	\$581	\$670	(¹)	\$470	\$474	\$464	(¹)
Any food without direct expense.....	718	738	528	469	404	419	(¹)	---	370	379	343	---
Homegrown.....	724	740	514	469	409	418	(¹)	---	373	372	(¹)	---
Other.....	535	(¹)	(¹)	(¹)	(¹)	(¹)	---	---	364	(¹)	334	---
No food without direct expense.....	1,000	998	1,007	(¹)	684	660	707	---	489	500	476	---
<i>Percent spending less than \$300 per person for food</i>												
Total reporting.....	26	26	28	81	19	20	17	(¹)	26	27	25	(¹)
Any food without direct expense.....	39	37	64	82	36	32	(¹)	---	41	43	38	---
Homegrown.....	38	36	65	82	36	32	(¹)	---	41	44	(¹)	---
Other.....	70	(¹)	(¹)	(¹)	(¹)	(¹)	13	---	40	(¹)	43	---
No food without direct expense.....	21	20	23	(¹)	13	14	---	---	23	22	24	---

¹ Not shown where base is less than 50,000.

TABLE 13.12.—Food expense of farm and nonfarm units aged 65 and over living alone—Average expenditure and percent spending less than \$300 per person, by source of food and beneficiary status, 1962

Source of food	Married couples			Nonmarried men			Nonmarried women		
	Total	Bene- fici- aries	Non- bene- fici- aries	Total	Bene- fici- aries	Non- bene- fici- aries	Total	Bene- fici- aries	Non- bene- fici- aries
<i>Number reporting on source of food (thousands)</i>									
Total reporting	3,207	2,666	542	658	491	166	1,894	1,296	597
Any food without direct expense ..	1,081	936	146	158	122	36	318	196	121
Homegrown	1,046	910	136	143	109	34	245	152	93
Other	58	45	14	27	19	8	82	50	31
No food without direct expense	2,126	1,730	396	500	370	130	1,575	1,100	474
<i>Average dollar amount spent for food</i>									
Total reporting	\$886	\$858	\$1,018	\$609	\$619	\$581	\$467	\$482	\$432
Any food without direct expense ..	671	662	729	397	383	(¹)	362	379	334
Homegrown	674	666	735	401	385	-----	363	375	342
Other	532	(¹)	(¹)	(¹)	(¹)	-----	364	398	(¹)
No food without direct expense	994	964	1,124	676	697	618	488	501	457
<i>Percent spending less than \$300 per person for food</i>									
Total reporting	30	31	26	19	17	24	27	24	33
Any food without direct expense ..	47	47	47	36	36	(¹)	44	41	48
Homegrown	47	47	46	36	37	-----	44	42	48
Other	71	(¹)	(¹)	(¹)	(¹)	-----	40	32	(¹)
No food without direct expense	21	22	18	13	11	20	23	21	29

¹ Not shown where base is less than 50,000.

TABLE 13.13.—Food expense of farm and nonfarm units aged 65 and over living alone—Average expenditure and percent spending less than \$300 per person, by source of food and income group, 1962

Source of food	Married couples			Nonmarried men			Nonmarried women		
	Low income third	Middle income third	High income third	Low income third	Middle income third	High income third	Low income third	Middle income third	High income third
<i>Number reporting on source of food and income (thousands)</i>									
Total reporting-----	849	1,015	974	158	213	251	293	593	785
Any food without direct expense---	414	349	222	75	42	33	100	120	79
Homegrown-----	384	349	222	67	36	33	84	70	75
Other-----	50			20	6		24	53	4
No food without direct expense----	436	666	752	84	172	217	193	475	707
<i>Average dollar amount spent for food</i>									
Total reporting-----	\$613	\$815	\$1,167	\$388	\$516	834	\$344	\$400	\$539
Any food without direct expense---	552	685	853	326	(¹)	(¹)	304	357	418
Homegrown-----	548	685	853	318			320	329	414
Other-----	551			(¹)			(¹)	396	(¹)
No food without direct expense----	671	883	1,260	444	554	873	365	411	553
<i>Percent spending less than \$300 per person for food</i>									
Total reporting-----	58	28	11	40	16	7	48	33	16
Any food without direct expense---	67	42	21	49	(¹)	(¹)	52	47	39
Homegrown-----	68	42	21	51			49	52	41
Other-----	66			(¹)			(¹)	38	(¹)
No food without direct expense----	51	20	8	31	12	6	44	30	14

¹ Not shown where base is less than 50,000.

TABLE 13.14.—Per capita food expenditures of nonfarm units aged 65 and over living alone—Percentage distribution of units by expenditure, by beneficiary status, 1962

Per capita expenditures	Married couples			Nonmarried men			Nonmarried women		
	Total	Beneficiaries	Nonbeneficiaries	Total	Beneficiaries	Nonbeneficiaries	Total	Beneficiaries	Nonbeneficiaries
Number reporting on expenditures (thousands).....	3,020	2,500	520	627	479	148	1,880	1,278	603
Total percent.....	100	100	100	100	100	100	100	100	100
Less than \$300.....	26	27	22	18	16	24	26	23	33
\$300-399.....	24	25	19	14	13	19	18	16	22
\$400-499.....	16	17	16	14	12	18	18	20	15
\$500 and over.....	34	32	43	53	58	39	37	41	30

TABLE 13.15.—Per capita food expenditures of nonfarm units aged 62 and over living alone—Percentage distribution of units by expenditure, by beneficiary status and age, 1962

Per capita expenditures and beneficiary status	Married couples			Nonmarried men			Nonmarried women		
	Aged 62-64	Aged 65-72	Aged 73 and over	Aged 62-64	Aged 65-72	Aged 73 and over	Aged 62-64	Aged 65-72	Aged 73 and over
<i>Total</i>									
Number reporting on ex- penditures (thousands).....	800	1,801	1,218	103	304	323	274	930	950
Total percent.....	100	100	100	100	100	100	100	100	100
Less than \$300.....	11	20	35	8	12	24	14	22	30
\$300-399.....	20	23	24	15	13	16	12	13	23
\$400-499.....	14	18	14	20	12	15	12	20	17
\$500 and over.....	56	39	27	57	62	45	62	44	30
<i>Beneficiaries</i>									
Number reporting on ex- penditures (thousands).....	222	1,432	1,067	38	237	241	132	695	583
Total percent.....	100	100	100	(¹)	100	100	100	100	100
Less than \$300.....	18	22	33	-----	13	20	18	19	28
\$300-399.....	33	25	25	-----	12	14	14	13	21
\$400-499.....	18	18	15	-----	10	15	16	23	17
\$500 and over.....	31	36	27	-----	65	51	52	46	35
<i>Nonbeneficiaries</i>									
Number reporting on ex- penditures (thousands).....	578	369	151	65	67	82	142	236	367
Total percent.....	100	100	100	100	100	100	100	100	100
Less than \$300.....	8	14	45	9	9	38	10	32	33
\$300-399.....	14	17	22	12	18	20	10	15	27
\$400-499.....	12	18	10	15	21	15	9	14	17
\$500 and over.....	66	51	23	64	52	28	71	39	23

¹ Not shown where base is less than 50,000.

The following table contains 1963 survey data tabulated too late for inclusion in the body of this report.

Selected characteristics of units aged 65 and over in central cities, suburbs, and outside metropolitan areas, 1962

Characteristic	Married couples				Nonmarried men				Nonmarried women			
	Total U.S.	Metropolitan areas			Total U.S.	Metropolitan areas			Total U.S.	Metropolitan areas		
		Central cities	Suburbs	Outside metro-politan areas		Central cities	Suburbs	Outside metro-politan areas		Central cities	Suburbs	Outside metro-politan areas
Number (thousands)	5,445	1,761	1,286	2,397	2,402	872	548	983	6,329	2,278	1,603	2,447
Age of head (percent):												
65-72	61	63	62	60	45	49	41	44	44	50	42	41
73 and over	39	37	38	40	55	51	59	56	56	50	58	59
Living arrangements (percent):												
Relative present	27	25	29	28	38	30	43	42	45	45	49	42
No relative present	73	75	71	72	62	70	57	58	55	55	51	58
Money income, 1962:												
Median amount	\$2,875	\$3,420	\$3,350	\$2,365	\$1,365	\$1,440	\$1,695	\$1,135	\$1,015	\$1,165	\$1,090	\$910
Mean amount	4,028	4,741	4,565	3,230	1,887	2,035	2,117	1,634	1,400	1,514	1,531	1,216
Income source (percent having): ¹												
Earnings	55	53	49	59	28	26	27	31	23	23	18	26
Wages or salary	39	45	39	36	17	18	18	15	13	16	13	11
Self-employment	22	13	18	31	13	8	10	19	11	8	6	16
Any public income-maintenance program	89	87	88	91	87	88	87	86	78	79	77	78
OASDHI, total	79	80	79	79	68	73	73	61	60	65	63	55
OASDHI and no other income	5	5	5	6	13	18	10	11	12	11	13	11
Other public retirement	12	14	14	9	8	10	9	6	7	7	8	7
Veterans' benefits	14	13	13	15	11	12	10	12	16	15	11	23
Public assistance	8	4	4	12	18	15	9	25	17	3	5	1
Private retirement pension	16	19	25	9	10	10	19	5	5	5	5	43
Interest, dividends, and rents	63	75	70	52	45	49	56	35	50	56	51	75
Any income other than OASDHI or earnings	84	90	88	77	76	74	80	76	76	79	75	75
Income share, total percent	100	100	100	100	100	100	100	100	100	100	100	100
Earnings	39	42	36	38	28	29	27	28	19	19	17	19
OASDHI	28	25	28	32	33	35	35	31	33	34	32	32
Other public retirement	7	6	8	6	7	6	7	6	4	6	6	4
Veterans' benefits	3	3	3	4	6	7	5	6	4	3	3	5
Public assistance	2	1	3	4	6	6	3	11	11	9	8	15
Interest, dividends, and rents	14	17	15	12	12	11	12	14	19	21	20	17
All other	7	7	9	4	6	6	11	4	10	8	14	8

Homeownership (percent):									
Owned home.....									
No owned home.....									
Assets:									
Median amount:									
Total other than owned home.....									
Liquid.....									
Percent having liquid assets of \$0-499:									
All survey units.....									
Relative present.....									
No relative present.....									
Homeowner.....									
Nonhomeowner.....									

¹ Some units received income from more than one source.

^a Includes unemployment insurance and workmen's compensation, not shown separately.

The following table contains 1963 survey data tabulated too late for inclusion in the body of this report.

Selected characteristics of units aged 65 and over, by regions, 1962

Characteristic	Married couples				Nonmarried men				Nonmarried women			
	North-east	North-central	South	West	North-east	North-central	South	West	North-east	North-central	South	West
Number (thousands)-----	1,368	1,571	1,693	813	644	793	641	325	1,831	1,881	1,760	856
Age of head (percent):												
65-72-----	63	60	63	58	46	46	48	34	44	43	46	44
73 and over-----	37	40	37	42	54	54	52	66	56	57	54	56
Living arrangements (percent):												
Relative present-----	31	24	30	20	45	34	38	30	48	40	52	31
No relative present-----	69	76	70	80	55	66	62	70	52	60	48	69
Money income, 1962:												
Median amount-----	\$3,360	\$2,795	\$2,315	\$3,500	\$1,640	\$1,370	\$1,020	\$1,405	\$1,000	\$1,060	\$875	\$1,395
Mean amount-----	4,419	3,839	3,433	4,967	2,139	1,811	1,699	1,938	1,381	1,373	1,292	1,729
Income source (percent having): ¹												
Earnings-----	55	56	54	54	31	27	29	24	17	28	22	24
Wages or salary-----	44	38	36	41	22	15	16	13	13	15	10	18
Self-employment-----	17	25	24	20	9	14	16	12	5	13	9	9
Any public income-maintenance program ² -----	84	89	91	91	84	90	84	89	74	78	80	83
OASDHI, total-----	77	84	76	81	75	68	58	74	66	63	51	62
OASDHI and no other income-----	5	5	6	4	15	14	13	8	14	11	10	9
Other public retirement-----	11	9	12	18	6	8	8	12	6	8	6	9
Veterans' benefits-----	11	14	15	16	8	12	15	10	5	6	7	10
Public assistance-----	1	5	15	8	9	18	25	21	6	13	30	25
Private retirement pension-----	21	16	11	15	13	12	6	7	4	4	2	2
Interest, dividends, and rents-----	76	64	48	73	56	44	30	53	56	52	39	52
Any income other than OASDHI or earnings-----	88	83	79	89	74	78	73	82	73	75	78	83
Income share, total percent-----	100	100	100	100	100	100	100	100	100	100	100	100
Earnings-----	43	40	32	40	36	26	23	26	20	24	13	18
OASDHI-----	27	32	28	24	35	36	28	35	38	36	27	28
Other public retirement-----	5	5	8	9	6	7	7	8	5	5	5	5
Veterans' benefits-----	5	4	5	3	5	6	8	4	3	3	4	5
Public assistance-----	2	4	4	2	3	8	6	8	5	9	16	16
Interest, dividends, and rents-----	(³)	12	1	18	10	11	17	12	20	17	21	18
All other-----	8	6	7	5	7	6	6	4	10	6	14	10

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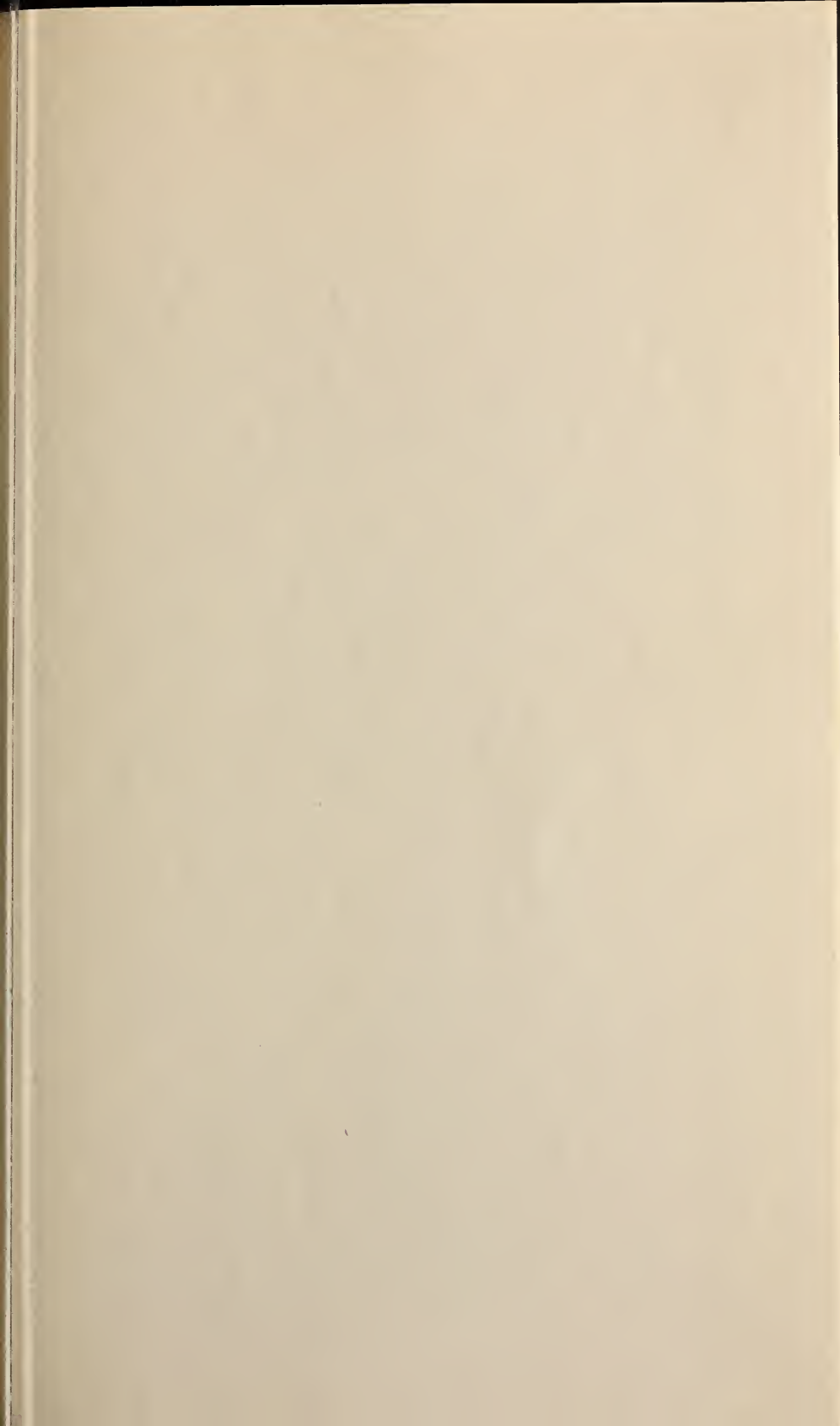
¹ Some units received income from more than one source.

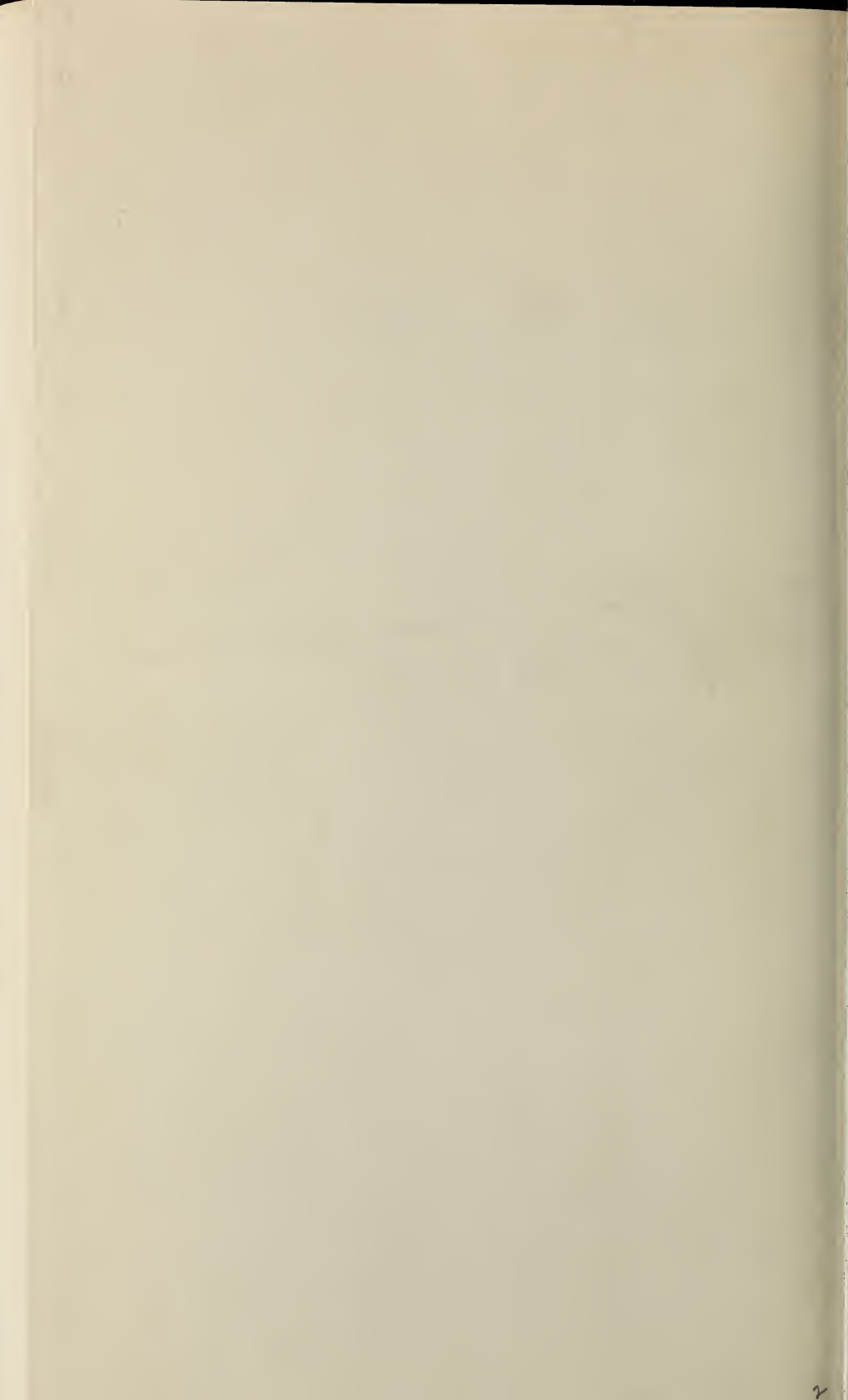
² Includes unemployment insurance and workmen's compensation, not shown separately.

³ Less than 0.5 percent.

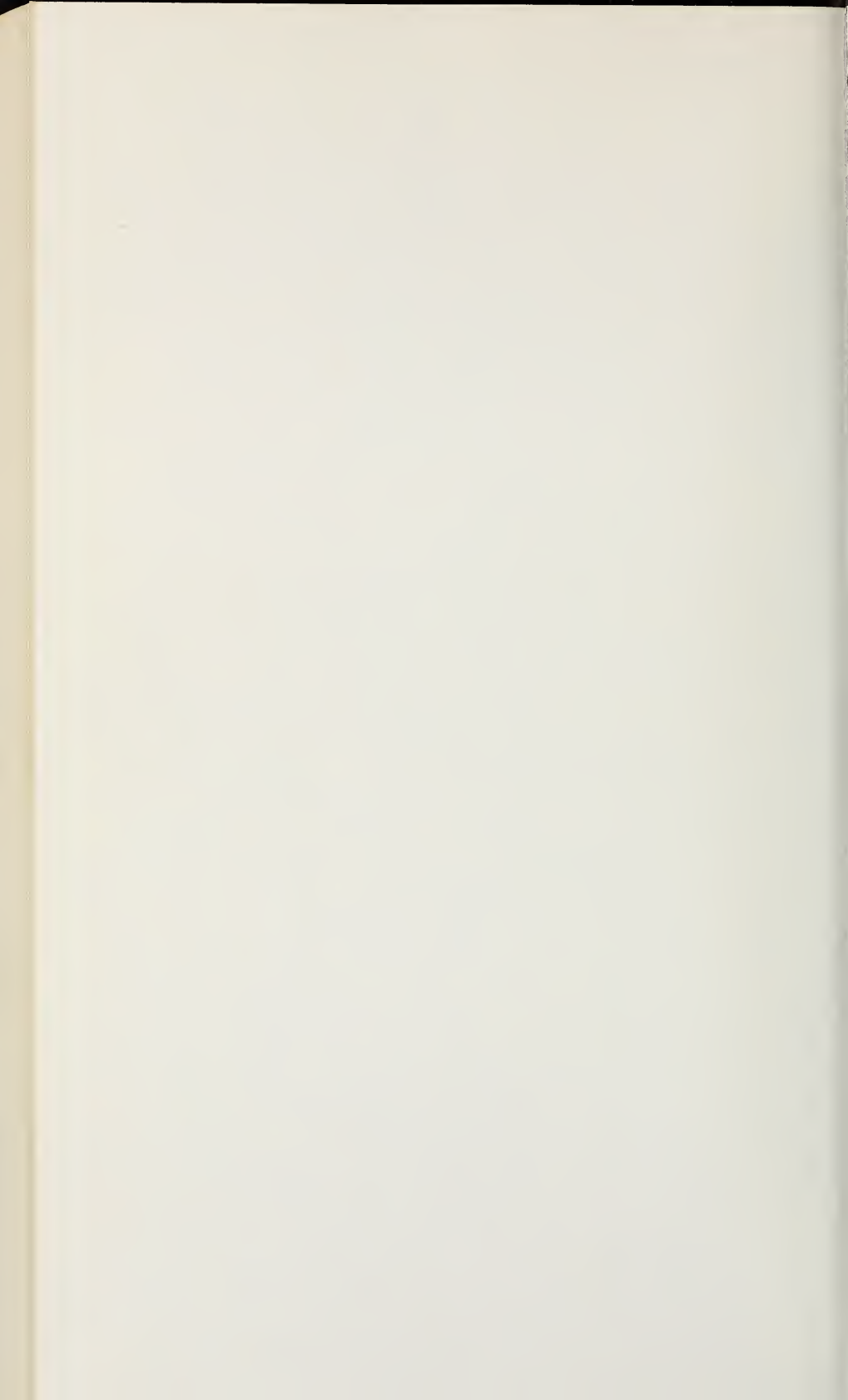
455 percent of the nonmarried men and 53 percent of the nonmarried women had no liquid assets.

















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